

*GROUP LIMITED HEALTHCARE PROGRAM  
BY AMERICAN GENERAL®*

Employer-Funded and Employee-Paid Plans



PRODUCT  
SPECIFICATIONS



**Important: This program is NOT intended to provide basic, comprehensive or major health care coverage and does not meet minimum creditable coverage standards under federal and state law, even if it includes services that are not available in an insured's other health plan.**

**This program provides access to limited benefit accident and sickness insurance. It is a program offering discounts on certain medical care and health-related services.**

FOR USE IN NEW YORK ONLY

**American General**  
Life Companies

Everyone wants to feel protected when it comes to taking care of their health and their loved ones — from doctors office visits to hospitalizations, medical expenses can add up quickly. Group Limited Healthcare is a flexible, limited benefit program that pays defined benefits for specific healthcare events and procedures — without deductibles or copays. The lump-sum benefits, network discounts and availability of network providers can help manage out-of-pocket costs for your employees who are in need of care.

By offering a limited benefit plan that delivers the medical benefits and discount services that are most frequently used, you can ensure your employees and their families lead happier, healthier lives. Available on both employer-funded and employee-paid platforms, this program offers:

- Payable benefits for routine child care, wellness/preventative screening, hospitalizations and intensive care, accidental death and dismemberment, as well as paralysis.
- Access to over 1.3 million provider locations and 3,800 hospitals nationwide through three of the largest nationwide networks — Beech Street, Galaxy and Private Healthcare Systems (PHCS).

## Plan Highlights

- Benefits payable directly to the insured to be used however they like — even for non-healthcare-related expenses.
- Guaranteed issue — generally no health questions asked, and there are no pre-existing conditions exclusions (except pregnancy).
- Spouse and children coverage available.
- Discount dental, vision and prescription services, as well as 24-hour nurse line.<sup>1</sup>
- Toll-free **Care**ington concierge service helps identify providers and set appointments, if requested.

For more information on the Group Limited Healthcare program, contact your Agent, Broker or Benefit Solutions Representative. Or visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits).

<sup>1</sup> Medical and discount services are provided by **Care**ington International Corporation. Insurance is provided by American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York.

## Group Limited Healthcare Program Benefits<sup>2</sup>

	<b>Bronze</b>
<b>Wellness</b>	
<b>Health Screening (per calendar year)</b> One routine or preventive test per calendar year per insured	\$50
<b>Routine Child Care (per visit)</b> Up to 4 visits per calendar year per insured child under 12 months of age	\$50
<b>Severe Burn</b>	\$10,000
<b>Hospital-Related</b>	
<b>Hospital Confinement (per day)</b> <ul style="list-style-type: none"> <li>▪ Up to 30 days per confinement</li> <li>▪ No elimination period</li> <li>▪ Confined to a hospital as a resident bed patient due to a covered accident or sickness</li> </ul>	\$100
<b>Intensive Care (per day)</b> <ul style="list-style-type: none"> <li>▪ Up to 30 days per confinement</li> <li>▪ Pays in addition to hospital confinement benefit while confined in a hospital intensive care unit for a covered accident or sickness</li> </ul>	\$100
<b>Ambulance to Hospital via Ground</b> 2 per calendar year	\$100
<b>Ambulance to Hospital via Air</b> 2 per calendar year	\$500
<b>Death</b>	
<b>Accidental Death</b> <ul style="list-style-type: none"> <li>▪ Full benefit amount for employee</li> <li>▪ Spouse and child amounts only if included in coverage (per insured person)</li> </ul>	Employee \$10,000 Spouse \$5,000 Child \$2,500
<b>Common Carrier</b> Accidental death while riding in or on a common carrier	\$10,000
<b>Dismemberment</b>	
<b>Loss of:</b> <ul style="list-style-type: none"> <li>▪ Both hands and feet</li> <li>▪ Sight in both eyes</li> <li>▪ One hand and one foot</li> <li>▪ One hand or one foot</li> </ul> <ul style="list-style-type: none"> <li>▪ Speech and hearing in both ears</li> <li>▪ Hearing in one ear</li> <li>▪ Thumb and index finger of same hand</li> <li>▪ One hand and sight in one eye</li> </ul>	Employee \$10,000 Spouse \$5,000 Child \$2,500
<b>Loss of:</b> <ul style="list-style-type: none"> <li>▪ Sight in one eye</li> <li>▪ One or more fingers or toes</li> </ul>	Employee \$2,500 Spouse \$1,250 Child \$625
<b>Paralysis</b>	
<b>Quadriplegia</b> Total paralysis of the body from the neck down	Employee \$2,500.00 Spouse \$1,250.00 Child \$625.00
<b>Hemiplegia</b> Complete paralysis of only one side of the body	Employee \$1,250.00 Spouse \$625.00 Child \$312.50
<b>Paraplegia</b> Complete paralysis of the lower half of the body	Employee \$1,250.00 Spouse \$625.00 Child \$312.50
<b>Uniplegia</b> Complete paralysis of one limb	Employee \$625.00 Spouse \$312.50 Child \$156.25

<sup>2</sup> Plan benefits and provisions are subject to state insurance law, and may vary due to such law.

## Group Limited Healthcare Program Provisions<sup>2</sup>

<b>Guaranteed Issue</b>	Yes, if participation requirements are met
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>■ Employee: 18 to 69</li> <li>■ Spouse: 18 to 69</li> <li>■ Dependent Child: to 23; to 25 if full-time student</li> </ul>
<b>Participation Requirement</b>	<ul style="list-style-type: none"> <li>■ Employee-pay-all plans or employer contribution of less than 50% of the single employee rate:               <ul style="list-style-type: none"> <li>– For 500 lives or less, greater of 20% or 10 lives</li> <li>– For 501 to 1,000 lives, greater of 15% or 100 lives</li> <li>– For 1,001 lives or more, greater of 10% or 150 lives</li> </ul> </li> <li>■ Employer contribution of 50% to 99%: Minimum 75% eligible employee participation</li> <li>■ Employer contribution of 100%: Minimum of 100% eligible employee participation</li> </ul>
<b>Pre-existing Condition Exclusion</b>	None except pregnancy prior to the effective date
<b>Continuation of Coverage when Employment Terminates</b>	Coverage continuation ceases at age 75 or at retirement, upon nonpayment of premium or when group policy terminates
<b>Benefit Reduction</b>	<ul style="list-style-type: none"> <li>■ Applies only to AD&amp;D, not any health benefits</li> <li>■ At age 65, benefit reduces to 50 percent of the original face amount</li> </ul>
<b>Employer Contribution</b>	Employee may pay all, but an employer contribution of 50 percent or more will qualify the plan for a lower premium schedule
<b>Rate Guarantee</b>	1 year
<b>Employee Service Waiting Period</b>	Employer choice

## Discount Medical Services

The Group Limited Healthcare program includes a portfolio of discount medical products and services offered through **Careington**. (The United States Life Insurance Company in the City of New York is not affiliated with any of the services listed in this section.)

### Instant Savings on Healthcare Costs

- Access to three national networks with more than 1.3 million provider locations, 3,800 hospitals and 40,000 ancillaries (lab, X-ray imaging, durable medical equipment and home healthcare).
- Savings average 10 to 45 percent on medical services.
- Chiropractic/therapy treatment discounts of 25 to 30 percent at more than 17,000 providers nationwide.

### 24-Hour Nurse Line

- Immediate access to licensed, registered nurses through one toll-free number — available 24/7, 365 days a year.
- Information about prescription and over-the-counter medication usage and drug intervention.
- Information on a wide range of health and medical concerns, including nutrition and wellness topics.

### Discount Vision

- Savings from 20 to 40 percent on exams, glasses and contact lenses at more than 40,000 providers nationwide.
- Replacement contact lenses may also be ordered by mail.

### Discount Prescription

- On average, save 15 percent on brand-name drugs and 40 percent on generic drugs.
- Accepted in more than 56,000 pharmacies nationwide.
- Mail order service available.

### Discount Dental

- Save 20 to 50 percent on everything from general dentistry and cleaning to root canals, crowns and orthodontia; 20-percent savings for specialists.
- Access to more than 65,000 available dental practice locations nationwide.

### Online Medical Information

- 24/7 Web-based access to board-certified physicians and psychologists.
- All information is secure and confidential on eDocAmerica's secured server.
- Searchable online medical library.

#### Disclosures

- 1. THIS PLAN IS NOT INSURANCE.**
- 2. The plan provides discounts at certain healthcare providers for medical services.**
- 3. The plan does not make payments directly to the providers of medical services.**
- 4. Plan members are obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization.**
- 5. Discount Medical Plan Organization and Administrator: Careington, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.**

## Pre-existing Conditions, Limitations and Exclusions

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the insured person is a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline.
3. Declared or undeclared war, or any act of declared or undeclared war.
4. Full-time active duty in the armed forces, national guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded. Loss caused while on short-term national guard or reserve duty for regularly scheduled training purposes is not excluded.)
5. The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
6. The insured person's being under the influence of drugs unless taken under the advice of and as specified by a physician.
7. The insured person's participation in a felony.
8. Services and supplies which are not prescribed by a physician as necessary to treat an injury or sickness; are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
9. Dental treatment unless due to an injury.
10. Cosmetic care, except for reconstructive plastic surgery required as a result of injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
11. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.
12. Services and supplies which are not due to an injury or sickness except as specifically provided.
13. Participating as a professional in athletics or sports, compensation or profit, including officiating or coaching; or racing any type of vehicle in an organized event.
14. Driving any taxi for wage, compensation or profit.
15. Mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
16. Custodial Care or rest.
17. Pregnancy if conception occurs prior to the effective date of the insured person's coverage under the policy.

Policies issued by:

### **The United States Life Insurance Company in the City of New York**

New York, New York

Policy Form Numbers N20000USL-NY-0911, N20001USL-NY-0911, N20002USL-NY, N20003USL-NY, N20004USL-NY, N20006USL, N20007USL

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including The United States Life Insurance Company in the City of New York.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York are its responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

An employer-funded program may be funded 100 percent by the employer or a combination of both employer and employee funding.

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