

GROUP LIMITED HEALTHCARE PROGRAM
Employer-Funded and Employee-Paid Plans



PRODUCT
SPECIFICATIONS

IMPORTANT: THIS PROGRAM PROVIDES ACCESS TO LIMITED BENEFIT ACCIDENT AND SICKNESS INDEMNITY INSURANCE. IT IS A PROGRAM OFFERING DISCOUNTS ON CERTAIN MEDICAL CARE AND HEALTH-RELATED SERVICES. THIS PROGRAM IS NOT BASIC HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR HEALTH INSURANCE.

American General
Life Companies

Everyone wants to feel protected when it comes to taking care of their health and their loved ones. Health insurance plans may not cover all expenses associated with a hospital stay or major medical treatment. The deductibles, co-payments and leftover balances can lead to significant out-of-pocket costs for your employees.

With Group Limited HealthCare, you can easily offer your employees valuable healthcare products and services to supplement your group benefits plan—and help fill the benefit gaps. This limited benefit program offers:

- Supplemental medical benefits such as physician’s office and emergency room visits, hospitalization, diagnostic tests and intensive care, as well as accidental death and dismemberment benefits.
- Optional group critical illness or term life insurance benefits may be added to the plan.
- A rich portfolio of discount medical services offered through **Careington**, including a national medical provider network of 4,800 hospitals and more than 1.3 million provider locations.

Plan Highlights

- Guaranteed issue means no health questions asked, and there are no pre-existing condition exclusions (except pregnancy).
- Benefits paid directly to the insured (unless the insured assigns them to the doctor or hospital).
- Spouse and children coverage available.
- Covers pregnancy, provided conception occurs after the effective date of coverage.
- 24-hour nurse line.¹
- Discount vision and dental.¹
- Nationwide provider network.¹

Group Limited HealthCare Plan Benefits²

	Bronze	Silver	Gold	Platinum
Wellness Benefits				
Physician Office Visit (per visit) Benefit paid if covered person visits a doctor’s office for care or advice of injury or sickness covered under the policy	\$40	\$75	\$75	\$75
Health Screening (per calendar year) One routine or preventive test per calendar year per insured	\$50	\$75	\$100	\$100
Outpatient Prescription Drug Benefit Benefit paid per prescription	\$15	\$15	\$15	\$15
Routine Child Care (per visit) Up to 4 visits per calendar year per insured child under 12 months of age	\$50	\$50	\$50	\$50
Hospital-Related Benefits				
Emergency Room Visit—Accident-Related (per visit) Up to 2 visits per calendar year per insured	\$100	\$200	\$300	\$500
Emergency Room Visit—Sickness-Related (per visit) Up to 2 visits per calendar year per insured	\$75	\$75	\$100	\$100
Hospital Admission (1 admission per calendar year) Admitted to a hospital as a resident bed patient due to a covered accident or sickness	\$250	\$500	\$750	\$1,000
Hospital Confinement (per day) Up to 30 days per confinement No elimination period Confined to a hospital as a resident bed patient due to a covered accident or sickness	\$100	\$250	\$500	\$1,000
Intensive Care (per day) Up to 30 days per confinement Pays in addition to hospital confinement benefit while confined in a hospital intensive care unit for a covered accident or sickness	\$100	\$250	\$500	\$1,000
Continuous Care (per day) Up to the lesser of the hospital confinement or 30 days	\$50	\$100	\$200	\$250
Ambulance to Hospital via Ground 2 per calendar year	\$100	\$100	\$200	\$200
Ambulance to Hospital via Air 2 per calendar year	\$500	\$1,000	\$1,000	\$1,000

¹ These are discount services and are not insurance products.

² Plan benefits may vary by group size and are subject to state insurance law, and may vary due to such law.

Group Limited HealthCare Plan Benefits² (continued)

	Bronze	Silver	Gold	Platinum
Surgery-Related Benefits				
Surgery (based on surgical schedule) Performed by a physician Performed on an inpatient or outpatient basis for a covered accident or sickness	N/A	Up to \$1,090	Up to \$1,090	Up to \$1,635
Anesthesia (percentage of the surgery benefit)	N/A	25%	25%	25%
DXL Benefits				
Diagnostic Tests, X-rays, Labs (per test) Performed on an outpatient basis due to covered sickness and also injuries from a covered accident	N/A	\$75	\$100	\$100
Death Benefits				
Accidental Death Spouse and child amounts only if included in coverage (per insured person)	Employee \$10,000 Spouse \$5,000 Child \$2,500	Employee \$10,000 Spouse \$5,000 Child \$2,500	Employee \$15,000 Spouse \$7,500 Child \$3,750	Employee \$20,000 Spouse \$10,000 Child \$5,000
Common Carrier Accidental death while riding in or on a common carrier	\$10,000	\$10,000	\$15,000	\$20,000
Dismemberment Benefits				
Loss of: Both hands and feet Sight in both eyes One hand and one foot One hand or one foot Sight in one eye	Hearing in one ear Thumb and index finger of same hand Speech and hearing in both ears One hand and sight in one eye	Employee \$10,000 Spouse \$5,000 Child \$2,500	Employee \$10,000 Spouse \$5,000 Child \$2,500	Employee \$15,000 Spouse \$7,500 Child \$3,750
Loss of: One or more fingers or toes		Employee \$2,500	Spouse \$1,250	Child \$625
Paralysis Benefits				
Quadriplegia Total paralysis of the body from the neck down		Employee \$2,500	Spouse \$1,250	Child \$625
Hemiplegia Complete paralysis of only one side of the body		Employee \$1,250	Spouse \$625	Child \$312.50
Paraplegia Complete paralysis of the lower half of the body		Employee \$1,250	Spouse \$625	Child \$312.50
Uniplegia Complete paralysis of one limb		Employee \$625	Spouse \$312.50	Child \$156.25
Group Critical Illness Insurance Rider (Employer Choice)³				
Group Critical Illness Insurance Rider Lump-sum benefits payable upon initial diagnosis of a covered illness or condition Includes invasive cancer, heart attack, kidney failure, stroke, ADL at 100% of the benefit amount Includes in situ cancer and coronary artery bypass at 25% of them benefit amount Spouse and child coverage available			\$2,500 \$5,000 \$7,000 \$10,000	
Group Term Life Insurance (Employer Choice)³				
Group Term Life Insurance Full benefit amounts for employee Accelerated death benefit included Available for employee, spouse and children	Employee \$5,000, \$10,000	Spouse \$2,500, \$5,000	Child \$2,000, \$2,500	
Plan Provisions				
Guaranteed Issue	Yes, if participation requirements are met			
Issue Ages	Employee: 18 to 69 Spouse: 18 to 69 Dependent Child: To 23; to 25 if full-time student			
Participation Requirement	For all employee-paid cases and cases where employers are contributing up to 99%, participation requirements are: a) 2 to 14 eligible lives – the greater of 2 employees enrolled or 75% eligible b) 15 to 99 eligible lives – the greater of 10 employees enrolled or 20% eligible c) 100 or more eligible lives – the greater of 20 employees enrolled or 10% eligible 100% eligible employee participation is required if the employer pays 100% of the single employee rate of the lowest plan offered			
Pre-existing Condition Exclusion	None except pregnancy prior to the effective date			

³ There may be a charge for the rider. See the rider for details regarding the benefit description, limitations and exclusions.

Group Limited HealthCare Plan Benefits² (continued)

	Bronze	Silver	Gold	Platinum
Plan Provisions (continued)				
Critical Illness Pre-existing Condition	12/12			
Critical Illness Waiting Period	90 days, except invasive cancer, which is 30 days			
Continuation of Coverage when Employment Terminates	<ul style="list-style-type: none"> ■ Available ■ Coverage continuation ceases at age 75 or at retirement, upon nonpayment of premium or when group policy terminates 			
Group Term Life Insurance Accelerated Death Benefit	<ul style="list-style-type: none"> ■ 75% to maximum benefit amount ■ Allows an insured person to receive a portion of his or her life insurance benefit before death if diagnosed with a terminal illness or cognitive impairment, or is unable to perform activities of daily living without assistance ■ The beneficiary receives the remaining benefit after death 			
Benefit Reduction	<ul style="list-style-type: none"> ■ Applies only to AD&D and critical illness benefits ■ At age 65, benefit reduces to 50% of the original face amount 			
Employer Contribution	Employee may pay all, but an employer contribution of 100% will qualify the plan for a lower premium schedule			
Rate Guarantee	1 year			
Employee Service Waiting Period	Employer choice			

Discount Medical Services

The Group Limited HealthCare program includes a rich portfolio of discount medical products and services offered through **Careington International**. (AIG Life Insurance Company and American International Life Assurance Company of New York are not affiliated with any of the services listed in this section.)

Instant Savings on Healthcare Costs³

- Access to two national networks with over 1.3 million provider locations, 4,800 hospitals and over 22,000 ancillaries (lab, X-ray imaging, durable medical equipment and home healthcare).⁴
- Savings average 20 to 45 percent.

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 usage and over-the-counter medication usage and drug intervention.

Discount Vision

- Savings from 15 to 45 percent on exams, glasses and contact lenses at over 40,000 providers nationwide.
- Contact lenses may also be ordered by mail.

Discount Prescription

- Prescription discounts will continue even after the insured benefit has reached its maximum.
- On average, save 20 percent on brand-name drugs and 55 percent on generic drugs.
- Accepted in over 53,000 pharmacies nationwide.

24-Hour Physician Line

- Access to a network of licensed primary-care physicians providing cross-coverage consultations 24/7, 365 days a year. Members pay a \$35 consultation fee when they speak with a physician.
- Physicians diagnose routine, nonemergency, medical problems via telephone, and recommend treatment and prescribe medication when necessary.
- Members pay a \$10 fee when setting up their account over the phone; however, the \$10 fee is waived if they set up their account online.

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 over 65,000 available dental practice locations nationwide.

Disclosures⁵

- THIS PLAN IS NOT INSURANCE.
- Discount medical services are not available in MT and NV.
- The plan provides discounts at certain healthcare providers for medical services.
- The plan does not make payments directly to the providers of medical services.
- 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.
- Discount Medical Plan Organization and Administrator: **Careington International**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

⁴ Network Hospitals are not available in Arkansas, Maryland, Utah, West Virginia and Wisconsin.

⁵ Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers

State Variations

Alabama	Group Critical Illness Insurance Rider 30-day claim waiting period
California ⁶	Wellness Benefits Mammogram benefit of \$100 Plan Provisions <ul style="list-style-type: none"> ■ No pre-existing exclusion for pregnancy ■ Issue age 18 to 64
District of Columbia ⁶	Wellness Benefits <ul style="list-style-type: none"> ■ Colorectal cancer screening \$100/1 ■ Diabetes treatment \$100 ■ Child health screening (does not replace the well child benefit) \$50/1 ■ Mental Illness and Substance Abuse Rider (no variability) ■ Prostate cancer screening \$100/1
Florida ⁶	Plan Provisions <ul style="list-style-type: none"> ■ Dependent child eligible up to age 26 ■ Must issue Florida Policy and Certificate if any employee in Florida applies. If the group is domiciled in Florida, must have at least 51 members enrolled to issue case.
Idaho	Plan Provisions Hospital confinement, intensive care unit and continuous care benefits up to 31 days per confinement Group Critical Illness Insurance Rider 30-day waiting period, 12/6 for pre-existing conditions
Illinois	Group Critical Illness Insurance Rider <ul style="list-style-type: none"> ■ No waiting period, except 12/6 for pre-existing condition ■ 90-day loss for AD&D
Kansas ⁶	Wellness Benefits <ul style="list-style-type: none"> ■ Diabetes benefit \$100 ■ Prostate screening benefit \$100—1 per calendar year ■ Routine child care visits to 72 months ■ Breast Reconstruction Benefit Rider ■ Outpatient treatment from Substance Abuse and/or Nervous or Mental Conditions Rider: \$100 for the first outpatient visit, \$80 for the second outpatient visit and \$50 for any additional outpatient visits thereafter in 1 calendar year, subject to a maximum annual benefit of \$1,020 and a lifetime maximum benefit of \$7500. Treatment must be rendered by a physician or a psychologist licensed to provide such treatment in the state of Kansas. ■ Inpatient treatment for substance abuse and/or nervous or mental conditions provided by a licensed facility: Covered the same as any other condition for up to 30 days per calendar year ■ Surgical procedures are payable in accordance with Surgical/Anesthesia Benefits. The benefit payable for a breast prosthesis is \$250. ■ Any exclusion pertaining to dental care is hereby modified to the following extent: Notwithstanding any other provision of this certificate to the contrary, any medical facility benefits and other applicable benefits will be payable for administration of general anesthesia for dental care provided to the following insured persons on the same basis as for any other condition: <ul style="list-style-type: none"> – Any insured dependent child five years of age and under – Any insured person who is severely disabled – Any insured person who has a medical or behavioral condition which requires hospitalization or general anesthesia when dental care is provided
Maine	Group Critical Illness Insurance Rider 30-day waiting period
Maryland	Group Critical Illness Insurance Rider 30-day waiting period
New Mexico	Plan Provisions Dependent child eligible up to age 25/26
North Dakota	Group Critical Illness Insurance Rider 30-day waiting period
Oklahoma	Plan Provisions Routine child immunization to age 18—\$20 per year/2 immunizations per year
Tennessee	Plan Provisions Dependent child eligible up to age 24/25 Group Critical Illness Insurance Rider 30-day waiting period
Texas	Group Critical Illness Insurance Rider <ul style="list-style-type: none"> ■ 12/12 for pre-existing conditions ■ No waiting period
Utah	Plan Provisions Dependent child eligible ages 19 to 27
West Virginia	Group Critical Illness Insurance Rider 30-day waiting period

⁶State-specific marketing material available.

Pre-existing Conditions, Limitations and Exclusions

Group Accident and Sickness Indemnity Insurance (N20000, N20001, N20005, N20009, N20010, N50005)

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 or any act of auto-eroticism.
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. Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; b. Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; c. Riding as a passenger in an aircraft owned, leased or operated by the insured person's employer.
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 commission of or attempt to commit 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 in any sport or sporting activity for wage, 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.

Group Critical Illness Insurance Rider (N20005)

This rider does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

18. The insured person's suicide, or intentional self-inflicted injury or sickness, while sane or insane.
19. The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic, other drug or intoxicant, including those taken as prescribed

by physician.

20. The insured person's commission of or attempt to commit an assault or felony.
21. The insured person's engaging in an illegal activity or occupation.
22. The insured person's voluntary participation in a riot.
23. Any illness, loss or condition specifically excluded from the definition of any critical illness.
24. War, whether declared or not.
25. Balloon angioplasty, laser relief of an obstruction and/or other intra-arterial procedure.
26. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.

Group Term Life Insurance (G-LAD-40000, G-L-60000)

For the term life portion of the policy, upon receipt of written proof, satisfactory to us, of an insured's death, we will pay the amount of insurance shown on the schedule of benefits page for the insured in accordance with the Beneficiary and Payment of Benefits and the Facility of Payment provisions shown in the policy. Covered spouse will receive 50 percent of amount of insurance shown on the schedule of benefits. Covered children will receive 25 percent of amount of insurance shown on the schedule of benefits.

Policies issued by:

AIG Life Insurance Company

Wilmington, Delaware

Policy form numbers N20000, N20001, N20005, N20009, N20010, N50005, G-LAD-40000

American International Life Assurance Company of New York

New York, New York

Policy form number G-L-60000

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AIG Life Insurance Company and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AIG Life Insurance Company and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an 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.

© 2010. All rights reserved.

06675006-1873 R02/10