



## Think you're covered?

Major medical could leave you with more expenses than you can afford.

## EmergencyCare Plus<sup>®</sup>

Accidental Injury Insurance

Ideal for individuals and families who would like to experience **fewer out-of-pocket medical expenses** in the case of a covered accident



## Why EmergencyCare Plus?

Accidents sometimes happen. In addition to physical challenges, accidents can lead to financial difficulties as well.

**EmergencyCare Plus** can help protect your family against many of the unexpected financial burdens that an accidental injury can bring about so you can focus on getting your life back to normal.

### Protection and 24-Hour Coverage

EmergencyCare Plus from American General Life Insurance Company (American General Life) pays benefits for the injuries you're likely to need coverage for, including children's sports injuries, emergency room visits, physical therapy, family lodging, and much more.

### Supplements Your Existing Coverage

Benefits are paid directly to you — regardless of what's covered by other sources.



Policies issued by American General Life Insurance Company (AGL), member of American International Group, Inc. (AIG)

## How it Works

If injury or death results from an accident as stipulated in the policy, then the following benefits are payable under your EmergencyCare Plus package.

### EmergencyCare Plus Platinum Package

Benefit	Platinum Plan
<b>Accidental Death</b>	Primary: \$100,000 Spouse: \$20,000 Child(ren): \$4,000
<b>Dismemberment</b>	Primary: \$60,000 Spouse: \$30,000 Child(ren): \$10,000
<b>Emergency Treatment</b>	\$200
<b>Accident Follow-up</b>	\$60 per treatment, 3 treatments per accident
<b>Ambulance</b>	\$300 via ground \$2,000 via air
<b>Burns</b> (30% or more of the body)	Up to \$10,000
<b>Dislocation</b>	Open Reduction: Up to \$6,800 Closed Reduction: Up to \$1,800
<b>Family Lodging</b>	\$200 per day (30 days maximum)
<b>Fracture</b>	Open/Compound: Up to \$8,000 Closed: Up to \$4,000
<b>Lacerations</b>	\$200
<b>Diagnostic Exams</b>	\$300
<b>Paralysis</b>	Quadriplegia: \$10,000 Hemiplegia: \$6,000 Paraplegia: \$4,000
<b>Physical Therapy</b>	\$40 per treatment (maximum of 10)
<b>Prosthesis</b>	\$1,000
<b>Surgery</b>	Up to \$1,600
<b>Transportation</b>	\$600 round trip

Hospital Cash Benefit	
<b>Hospital Admission</b>	\$1,750 per admission
<b>Hospital Confinement</b>	\$375 per day 30 days per confinement; 365 days lifetime limit
<b>Intensive Care Unit</b>	\$375 per day, 15 days per injury
<b>Rehabilitation Unit</b>	\$100 per day 30 days per injury, up to 60 days per year

### Policy Highlights

**No coordination with major medical** – pays benefits related to accidents regardless of other health coverage

**No network restrictions** – access any hospital, physician or medical facility

**Lump sum payout** as a result of a covered injury or accidental death



**Some things are just better together**  
like your major medical plan and **EmergencyCare Plus.**

Choosing a high-deductible health insurance plan may create enough savings to cover the cost of an EmergencyCare Plus policy – and you'll enjoy peace of mind, knowing you'll receive prompt reimbursement for accidents.

# Frequently Asked Questions

## Who should consider an EmergencyCare Plus policy?

- Anyone who has a major medical plan with a significant deductible or large co-payments
- Anyone with limited access to health care providers
- Anyone seeking to reduce their out-of-pocket health care expenses

## What happens if I have an accidental injury?

This policy reimburses you up to your maximum benefit for emergency medical services required by the accident.

Accident expenses that may be covered include emergency room and urgent care center visits; hospital, surgery and physician charges; physical therapy; ambulance; X-rays and more.

## My health plan has a relatively low deductible. Would this policy be of any benefit to me?

Absolutely. Because EmergencyCare Plus can pay benefits regardless of other coverage you have, it may be of great value even when your primary plan has a relatively low deductible.

## Can I purchase this policy if I do not have major medical coverage?

Although it is always a good idea to have major medical coverage, this is a stand-alone policy and does not require you to have major medical coverage. Some states, however, require you to own comprehensive medical coverage before applying for or purchasing an accident policy. Ask your agent for details regarding your state of residence.

## How much does it cost?

Premiums for accidental injury coverage depend on your state of residence and the package plan. See the EmergencyCare Plus Insurance Package Plan Rates in the Policy Specifications for more detail.

## If my major medical plan covers my medical expenses, am I also eligible to receive benefits?

Yes, the EmergencyCare Plus policy can pay benefits under the terms of the contract in addition to any benefits received from your major medical policy.

## How difficult is it to qualify for the policy?

There are no medical qualifications for accident coverage. Individuals up to age 64 are eligible for this plan. Qualification depends on your answers to five simple health questions on the application.

## EmergencyCare Plus Policy Specifications

POLICY FEATURES	
Coverage Options	<ul style="list-style-type: none"> <li>• Individual</li> <li>• Individual and Spouse</li> <li>• Individual and Child(ren)</li> <li>• Family</li> </ul>
Renewability	<p>Guaranteed renewable on each policy anniversary until the age limitations specified below:</p> <p><b>Primary Insured:</b> Coverage will terminate at the policy anniversary on or next following the insured's 75th birthday.</p> <p><b>Spouse:</b> Coverage will terminate at the policy anniversary on or next following spouse's 75th birthday.</p> <p><b>Children:</b> Coverage will terminate at the policy anniversary on or next following the insured child's 18th birthday or the insured child's 25th birthday if the child is a full-time student in either secondary school or an institution of higher learning beyond secondary school.</p> <p>Coverage will also be terminated for the children's coverage when the base insured and the spouse reach their age limitations. The children will have the option of converting their policy to a currently issued individual policy without underwriting.</p>
Issue Ages	18–64
Underwriting	Coverage is simplified issue based on up to five application questions
Benefit Payment Conditions	<p>The company will pay the benefits listed below for covered occupational and nonoccupational injuries, subject to the conditions and amounts stated in the policy. The payment of benefits for an accident stated in the policy schedule is subject to the following conditions:</p> <ul style="list-style-type: none"> <li>• The accident occurs while the coverage on an insured person is effective under the policy.</li> <li>• The accident is treated within the United States.</li> <li>• The benefit payment is not precluded by any general or specific exclusion, description, or any failure to meet any condition precedent stated in the policy.</li> </ul>

## Benefit Payment Conditions (continued)

The company reserves the right to request that a physician of the company's choice review any diagnosis in the event of a dispute or disagreement regarding the appropriateness or correctness of a diagnosis.

The company also reserves the right to require that an insured person submit to an examination to confirm a disputed injury. The company reserves the right to request that an independent and acknowledged expert in the applicable field of medicine review the evidence used in making any disputed diagnosis. The company will pay for any such requested examination or review.

See "Hospital Cash Rider Details" for information about Hospital Cash Rider benefit payments.

## POLICY EXCLUSIONS

**NO benefits are payable for or on account of:**

Covered services provided that are not related to a covered accident

Any accident or any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- The insured person's suicide or attempt at suicide, or intentional self-inflicted injury or sickness, or any attempt at intentional selfinflicted injury or sickness while sane or insane
- The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic; other drug; or intoxicant including those taken as prescribed by a physician
- The insured person's commission of or attempt to commit an assault or felony
- The insured person's engaging in an illegal activity or occupation
- The insured person's voluntary participation in any riot or civil insurrection
- Declared or undeclared war, or any act of declared or undeclared war
- The insured person's operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven
- The insured person's engaging in hang gliding, sailgliding, bungee jumping, parachuting, parasailing or parakiting or any similar activity
- The insured person's riding in or driving any motor driven vehicle in a race, stunt show or speed test
- The insured person's practicing for or participating in any semiprofessional or professional competitive athletic contest for which such insured person receives any compensation or remuneration
- The insured person's operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred
- Any illness, loss or condition specifically excluded from the definition of any accident

## EmergencyCare Plus Insurance Package Plan Rates

### ANNUAL PACKAGE RATES Includes Base Policy and Hospital Cash Rider

	National	New Hampshire	Minnesota
<b>Platinum Plan</b> 5 Units Base Policy, 5 Units Hospital Cash Rider			
<b>Individual</b>	\$380.44	\$372.24	\$385.24
<b>Individual and Spouse</b>	573.18	560.90	576.38
<b>Parent and Child</b>	604.89	592.21	610.49
<b>Family</b>	820.84	803.80	824.84



<sup>1</sup> According to the National Trauma Institute website ([http://www.nationaltraumainstitute.org/the\\_case\\_for\\_trauma\\_funding.html](http://www.nationaltraumainstitute.org/the_case_for_trauma_funding.html)) on September 1, 2015

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

**Exclusions:** All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. We will pay no benefits under the policy that are not related to a covered accident or that result from exclusions contained in the policy. For complete details of the coverage and the list of exclusions, contact your insurance agent.

**Important Note:** This is only a brief listing of benefits. All benefits are restricted by and subject to the provisions, limitations and exclusions as described in the policy. If American General Life approves your application and issues a policy, it is important for you to read it carefully, since it is a legal contract that controls whether any benefits may be payable. If a policy is issued and you are not satisfied with it for any reason, you will have 10 days after it is delivered to return it for a refund of any premiums paid. Benefits may vary by state. All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There is a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Number 04120, Rider Form Number 04025. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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