

Accident and Health Portfolio Overview



Accident and Health Products

AG Accident
Choice PlusSM

Accident Expense Plus[®]

EmergencyCare Plus[®]

CriticalCare Plus[®]

Secure Income Plus

**American
General**
Life Companies

Choose from a portfolio of insurance products designed to protect you and your family.

If a life-changing event such as a serious illness or injury were to occur, you could need additional protection to help ensure that your financial future would be secure.

As the costs of medical care continue to climb, employers are providing fewer and fewer benefits, leaving a potentially serious gap in your healthcare coverage.

Take control of your health insurance plan by supplementing with affordable coverage offered by American General Life Insurance Company.

www.americangeneral.com/accident

AG Accident Choice PlusSM

SUPPLEMENTAL ACCIDENTAL INJURY INSURANCE

About one out of nine Americans seek medical attention for an injury each year.¹

Base Policy Features

- Helps cover deductibles, co-pays and other accidental injury expenses not covered by major medical insurance
- Reimburses policyholders for covered medical expenses regardless of other insurance
- Issue ages 0 to 64 for individual plan
- Family plans available
- Guaranteed issue for accident coverage
- Guaranteed renewable to age 65
- Covered expenses are paid in addition to those received from other health insurance policies
- Flexible policy options include deductible amounts (\$100, \$300, \$500) and calendar year benefit maximums in increments of \$5000, up to \$25,000

Rider Options²

- Simplified Issue for Critical Illness (CI) Rider and Accident Disability Income (ADI) Rider
 - CI Rider pays lump sum (\$5,000-\$50,000 in \$5,000 increments) if policyholder is diagnosed with invasive cancer, heart attack or stroke
 - ADI Rider provides protection against loss of policyholder's income (must be 18 and actively working) if disabled in the event of an accident and can no longer work
 - ADI Rider pays flat benefit of \$500 per month/unit (max units are 5) payable for up to 6 months
- Guaranteed issue for Accidental Death & Dismemberment (AD&D) Rider
 - AD&D Rider pays one-time lump sum of up to \$50,000 for primary (per unit); \$25,000 for spouse (per unit), and \$12,500 for children (per unit). Units purchased for spouse and/or children must be same as primary insured's units (max of 5 units)

Availability

AG Accident Choice Plus and Accident Expense Plus are not available for sale in the same states. Please refer to americangeneral.com/accident for an up-to-date listing of product availability.

Accident Expense Plus[®]

SUPPLEMENTAL ACCIDENTAL INJURY INSURANCE

Over 26 million people were treated in hospital emergency rooms for injuries.²

Base Policy Features

- Helps cover deductibles, co-pays and other accidental injury expenses not covered by major medical insurance
- Reimburses policyholders for covered medical expenses regardless of other insurance
- Issue ages 0 to 64 for individual plan
- Family plans available
- Guaranteed issue for accident coverage
- Guaranteed renewable to age 65
- Covered expenses are paid in addition to those received from other health insurance policies
- Flexible policy options include deductible amounts ranging from \$0 to \$500, and calendar year benefit maximums in increments of \$1,000, up to \$15,000

Rider Options²

- Simplified issue Critical Illness Rider
 - Provides lump sum payouts if policyholder is diagnosed with invasive cancer, heart attack or stroke
 - The available lump sum benefits for the Critical Illness Rider are \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 (policies issued in DE, IA, KS, OK, SC, TX, VT and WV only have the \$25,000 benefit)

Availability

Accident Expense Plus and AG Accident Choice Plus are not available for sale in the same states. Please refer to americangeneral.com/accident for an up-to-date listing of product availability.

Policies and features can vary by state, consult your policy for details.

EmergencyCare Plus®

SUPPLEMENTAL EMERGENCY INJURY EXPENSE INSURANCE

The economic impact of unintentional injuries in 2009 amounted to about \$2,300 per person.¹

Base Policy Features

- For emergency care due to accidental injuries not covered by health insurance, pays funds via a schedule of benefits
- Pays all benefits directly to policyholder (unless payment is assigned to a healthcare provider), regardless of what is covered by traditional health plans
- Issue ages 18 to 64
- Underwriting based on application questions only
- Guaranteed renewable to age 75
- Convenient package plans containing the most popular benefit combinations—Gold, Silver, Bronze

Rider Options²

- Accidental Death and Dismemberment Rider provides a death benefit if death occurs within 90 days of a covered accidental injury
- Hospital Cash Rider
- Accident-Only Disability Income Benefit Rider — choose 24-hour or off the job only coverage

CriticalCare Plus®

SUPPLEMENTAL CRITICAL ILLNESS INSURANCE

More than 60 percent of bankruptcies are medically related.³

Base Policy Features⁴

- Pays tax-free (based on current federal income tax laws) single-payment benefit of up to \$500,000 directly to the policyholder, regardless of coverage by other sources
- Covers broad range of conditions most likely to cause major lifestyle changes, including cancer, heart attack, stroke and kidney failure
- Provides up to \$50 per year for a wide variety of medical tests
- Spouse and child(ren) coverage available
- Non-medical underwriting up to \$100,000; full underwriting over \$100,000
- Includes the Loss of Independent Living Benefit, which references the inability to perform at least 2 of 6 Activities of Daily Living: bathing, dressing, toileting, transferring, continence and eating
- The only critical illness plan with term options: 10-year, 15-year, 20-year, 30-year and lifetime plans available
- Returns premiums paid from the original effective date less any benefits to the policy owner upon death⁵

Rider Options²

- Occupational HIV Rider for medical professionals
- Benefit Extension Rider provides coverage for additional diagnoses of a critical illness and delivers benefits beyond base policy for:
 - a critical illness that is different from all previously diagnosed critical illnesses; or
 - a critical illness that is the same as a previously diagnosed critical illness; rider can provide benefits upon a second or third diagnosis⁶
- The Accidental Death and Dismemberment Rider pays an additional lump-sum cash benefit in the event of an accidental dismemberment or loss of life

Secure Income Plus

SUPPLEMENTAL DISABILITY INCOME INSURANCE

Disabling injuries in the United States occur at a rate of about 2,750 an hour.¹

Base Policy Features

- Available to 4 occupation classes and includes multiple elimination period options
- Pays all benefits directly to policyholder (unless payment is assigned to a healthcare provider), regardless of what is covered by traditional health plans
- Returns all premiums paid, less any benefits received, if policy is still in force when insured reaches age 65; should insured need to cancel the policy after it has been in force for 2 years and before age 65, insured will receive a percentage of premiums paid, less benefits paid⁶
- Insured can select the maximum length of time monthly benefits will be paid for any one qualifying disability: 2 years, 5 years or to age 65 (availability depends on age and occupation)
- Once policy starts, benefits can never decrease and premiums can never increase

Rider Options²

- Additional Monthly Income Benefit Rider delivers an additional benefit in case of total disability for up to 6 months, provided insured was totally disabled throughout the elimination period⁷
- Partial Disability Benefit Rider—Following a period for which insured is entitled to benefits due to being totally disabled, policyowners who qualify as being partially disabled will receive one-half of policyowners total benefit for up to 6 months
- Hospital Monthly Income Benefit Rider—If insured is totally disabled and the disability requires a hospital confinement, rider pays additional income for up to 6 months and is not subject to an elimination period
- Accidental Death and Dismemberment Benefit Rider pays an additional lump-sum cash benefit in the event of an accidental dismemberment or loss of life

¹ National Safety Council, *Injury Facts*—2011 Edition.

² Riders not available in all states. Please review the policy and outline of coverage for your state. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

³ Medical Bankruptcy in the United States, 2007: Results of a National Study; *The American Journal of Medicine*, August 2009

⁴ Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy

⁵ The return of premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined.

⁶ The Benefit Extension Rider does not provide coverage for every illness covered by the base policy. The Benefit Extension Rider is only available on plans with cancer coverage included.

⁷ Available only with elimination periods of 30, 60 or 90 days. The elimination period must be the same for this benefit and the basic monthly income.

American General Life Companies

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. **The United States Life Insurance Company in the City of New York (US Life)** One World Financial Center, 200 Liberty Street, New York, New York 10281. AG Accident Choice Plus—Policy Form Number 11120; Spouse Rider Form Number 11123; Child Rider Form Number 11124; Accidental Death and Dismemberment Rider 11125; Accident Disability Income Rider Form Number 11126; Critical Illness Rider Form Number 11127; Accident Expense Plus—Policy Form Number 07120; Critical Illness Rider Form Number 07121; CriticalCare Plus—Policy Form Number 05130; Benefit Extension Rider Form Number 05137; Medical Personnel HIV Rider Form Number 05139; Accidental Death and Dismemberment Rider Form Number 05138; EmergencyCare Plus—Policy Form Number 04120; Accidental Death and Dismemberment Rider Form Number 04022; Accident-Only Disability Income Benefit Rider Form Number 04023; Hospital Cash Rider Form Number 04025; Secure Income Plus—Policy Form Numbers 02114 and 02115; Additional Monthly Income Benefit Rider Form Number 02080; Partial Disability Benefit Rider Form Number 02083; Hospital Monthly Income Benefit Rider Form Number 02082; Accidental Death and Dismemberment Benefit Rider Form Number 02081. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL or US Life are the issuing insurer's responsibility. US Life is authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. **Important Note:** 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 will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.