



Some things are
just better together...

...like your major medical plan and
Accident Expense Plus Insurance

**American
General**
Life Companies

Over 60% of
all bankruptcies
in America are
medical-related.¹



To cope with skyrocketing medical costs, more and more employers and individuals are choosing major medical insurance policies that have increased deductibles and co-payments. While these plans often make health insurance premiums more affordable, they also shift responsibility for a large portion of health care costs to you.

Accident Expense Plus is perfect for individuals and families who would like to experience fewer out-of-pocket medical expenses in the case of a covered accident or critical illness.

Imagine accident coverage that:

- Can rapidly reimburse you for a wide variety of costs related to covered accidents
- Can help cover deductibles, co-pays and other expenses not covered by your primary major medical plan
- Pays benefits to you regardless of other coverage you have
- Can also provide a lump sum payout if you're diagnosed with any of three major critical illnesses^{2,3}

That's Accident Expense Plus—an economical and intelligent way to protect your family from health care costs related to accidents. Accident Expense Plus can provide benefits for a wide range of accident-related costs, from emergency room visits to physical therapy to diagnostic exams—even surgery. The “plus” is an optional Critical Illness Rider that can pay a lump sum benefit if you're diagnosed with invasive cancer, heart attack or stroke.

Did you know?

Accidents occur more frequently than you might think.

- About 1 out of every 9 Americans seek medical attention for an injury each year⁴
- Over 27 million people were treated in hospital emergency rooms for injuries⁴
- Approximately 49.2 million visits to physician offices were due to unintentional injuries⁴

Flexible Policy Options

Accident Expense Plus allows you to choose deductible amounts ranging from \$0 to \$500 and calendar year benefit maximums in increments of \$1,000 up to \$15,000. Annual benefits for the Critical Illness Rider are \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000.⁶ Accident Expense Plus gives you the power to tailor your benefits to your budget and your individual needs.

Accident Coverage⁵

Deductible (the amount of covered medical costs you're responsible for paying)	Four options: \$0, \$100, \$250 or \$500 annual deductible
Benefit Amounts (maximum per calendar year)	\$1,000 to \$15,000, in \$1,000 increments
Eligible Expenses	Emergency room and urgent care center visits; hospital, surgery and physician charges; physical therapy; ambulance; major diagnostic exams; X-rays; prosthesis; drugs administered in a hospital or urgent care center
Family Coverage Options	Spouse and children may be included in the policy
How to Qualify for a Policy	Are you age 64 or under? If so, you qualify. No questions asked.
Coordination of Benefits	Covered expenses are paid in addition to those received from other health insurance policies.

Critical Illness Rider Coverage^{2,3}

Deductible	None. If you're diagnosed with a covered critical illness, you receive a lump sum benefit. It's that simple.
Covered Critical Illnesses	Heart attack, stroke, invasive cancer
Benefit Amounts	One time lump sum payout of \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 ⁶
Family Coverage Options	Spouse and children may be included in the rider
How to Qualify for Coverage	Three simple questions on the application
Coordination of Benefits	The rider does not coordinate with other insurance coverage. Benefits are paid in addition to those received from other health insurance policies.

¹ "Medical Bankruptcy in the United States, 2007: Results of a National Study," *The American Journal of Medicine*, August 2009

² There will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

³ The Critical Illness Rider is not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

⁴ National Safety Council, *Injury Facts—2010 Edition*. Not all injuries would result in benefit payments.

⁵ For complete details of the coverage and the list of exclusions, contact your insurance agent.

⁶ The minimum benefit is \$25,000 in the following states: DE, IA, KS, OK, SC, TX, VT and WV.

Accident Expense Plus[®] Case Studies

Maria, 33, graphic designer

A broken leg won't stop this leap into self-employment

Leaving the corporate world to start her own graphic design business was a big step for Maria. One of her biggest concerns was medical insurance — could she find affordable coverage?



Maria purchased a major medical plan with a low premium—but a \$5,000 deductible. To help cover her high deductible and coinsurance costs, she supplemented the policy with an Accident Expense Plus plan. She opted for the \$7,000 per

calendar year accident benefit with a \$250 deductible.

Three months later, Maria slipped and fell, breaking her leg in two places. Her injury required an emergency room visit, surgery to reset the bone, three months in a cast and six weeks of physical therapy. The medical bills could have derailed her business plans, but since Maria had an Accident Expense Plus policy, her only expense was the \$250 deductible. Broken leg or not, Maria kept marching steadily toward her goals.

Jack, 16, rising basketball star

Out-of-network specialist is an affordable part of the team

Needed treatment from a specialist outside the network of their major medical plan

John and Samantha are proud parents — their son Jack is an outstanding student who is also becoming a highly recruited basketball star. When he fractured his wrist taking a hard foul in the playoffs last year, the family's doctor referred him to a specialist outside their major medical carrier's network.

Thanks to the family's Accident Expense Plus policy, John and Samantha were promptly reimbursed for their out-of-network expenses and received



additional benefits for the treatment and physical therapy. Jack made a full recovery and is back on the court this season. His bank shot—and his parents' bank accounts—are as strong as ever.

Not actual cases; presented for illustrative purposes only.

American General Life Companies

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Did you know?

- About 1 out of every 9 people seek medical attention for an injury each year.¹
- Americans suffer more than 1 million heart attacks, 700,000 strokes and 1.4 million cancer diagnoses every year.^{2,3}

Common Questions about Accident Expense Plus[®] Insurance

How does the accident coverage work?

This policy reimburses you up to your calendar year maximum benefit for injuries caused by an accident. If you choose a deductible option other than \$0, then your deductible must be satisfied before reimbursement. 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.

How much does it cost?

Premiums for accident coverage depend on your age, gender, the benefit amount and deductible you choose and whether the policy is individual or family coverage.

How does the policy provide critical illness benefits?

The Critical Illness Rider⁴ pays a lump sum benefit upon initial diagnosis of a covered heart attack, stroke, or invasive cancer. Once you're paid benefits for a critical illness, the rider will terminate — along with the premium you were paying for that portion of the policy, unless your spouse or children are covered by the rider. In that case, the rider will remain in force.

Who should consider an Accident Expense 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

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

Absolutely. Because Accident Expense 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.

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 for the Critical Illness Rider depends on your answers to three simple health questions on the application.

If my major medical plan covers my medical expenses, am I also eligible to receive benefits from an Accident Expense Plus policy?

Yes, the Accident Expense Plus policy can pay benefits under the terms of the contract in addition to any benefits received from your major medical policy. In order to determine the appropriate claim benefit, an Explanation of Benefits statement (EOB) will be required by the claims department in addition to the medical expense billing. The EOB will be reviewed to account for any adjustments, discounts or allowances deducted in order to determine the actual charges from the medical provider.

How does the family deductible work?

With a family plan, once out-of-pocket expenses reach twice the chosen deductible, additional claims for the year are paid from the first dollar. For example, a family of four chooses a \$250 deductible. If the husband has a claim for \$200 and the wife has a claim for \$200, neither has satisfied their \$250 deductible. However, if a child then has a covered accident, the family only has to pay \$100 out of pocket before benefits

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Choosing a high-deductible health insurance plan may create enough savings to cover the cost of an Accident Expense Plus policy—and you'll enjoy peace of mind, knowing you'll receive prompt reimbursement for accidents and valuable lump sum benefits for critical illnesses.

are paid by the policy, since the family's costs for the year have now reached twice the individual deductible of \$250. Since the family deductible has been met, claims made over the rest of the year will be eligible for payment, up to the maximum policy benefit.

If I have a \$3,000 deductible on my major medical policy, am I limited to a \$3,000 maximum benefit on Accident Expense Plus?

Not at all. Your Accident Expense Plus policy is completely independent of other coverage you may have. In fact, you may want to purchase a benefit that's even higher than your deductible to help cover co-payments or coinsurance in your medical policy in addition to the plan 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.

Is the amount of critical illness protection related to the accident expense benefit I choose?

No. You have the flexibility to choose the amount of critical illness coverage that meets your needs.⁴ Available critical illness benefit amounts are \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000.⁵

If I have family coverage on the Accident Expense Plus policy, do I have to provide critical illness coverage to all family members?

No, the decision to provide critical illness coverage for your spouse and/or children is optional; however, the primary insured must have critical illness coverage in order to provide coverage for the spouse and children.⁴

1 National Safety Council, Injury Facts—2010 Edition

2 American Heart Association, Heart Disease and Stroke Statistics—2010 Update

3 American Cancer Society, Cancer Facts and Figures—2009

4 The Critical Illness Rider is not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

5 The minimum benefit is \$25,000 in the following states: DE, IA, KS, OK, SC, TX, VT and WV.

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