



Your one-stop source
for employee benefits

PRODUCT
GUIDE

American General
Life Companies



American General Life Companies Employee Benefit Solutions

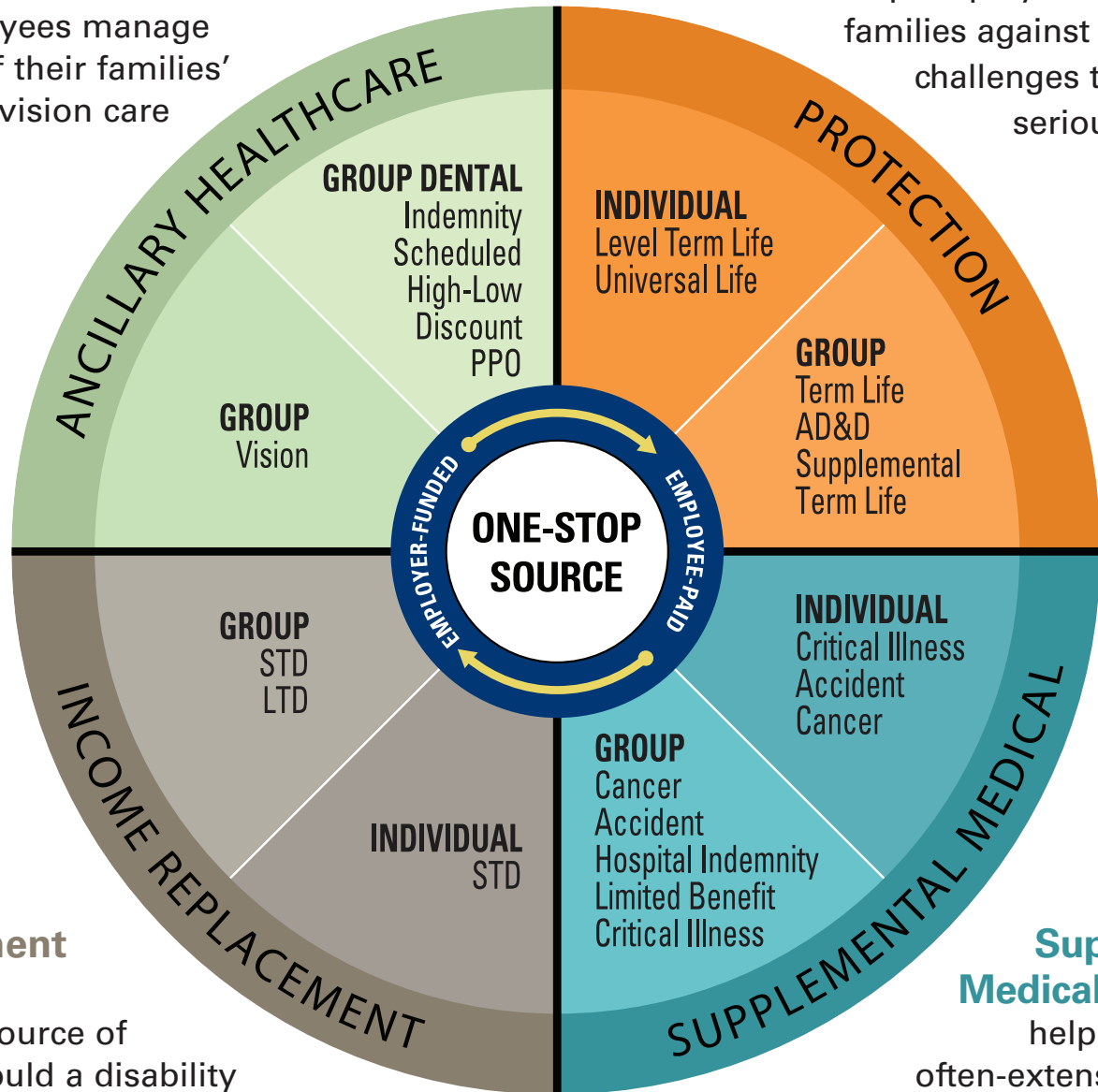
Offering a broad portfolio of employer-funded and employee-paid benefits, tailored to the unique needs of today's market. We've arranged our products into four simple categories, each of which addresses a different benefit need.

Ancillary Healthcare Solutions

help employees manage the costs of their families' dental and vision care

Protection Solutions

help employees protect their families against the financial challenges that death or serious injury can bring about



Income Replacement Solutions

provide a source of income should a disability ever prevent an employee from working

Supplemental Medical Solutions

help address the often-extensive costs of a critical illness or extended hospital stay

Supplemental Medical Solutions

Employer-Funded Supplemental Medical Products

Group CancerCare Insurance

- Policy form numbers GCA60001-FL-1006 and GCI50001, underwritten by AIG Life Insurance Company
- Covers a broad array of the costs surrounding cancer treatment, including radiation, chemotherapy and travel to and from nonlocal hospitals
- Pays a lump-sum benefit upon initial diagnosis of invasive cancer and scheduled benefits for specific treatments and associated expenses
- Dependent coverage available for spouse and children¹
- Health screening benefit for all insureds
- Benefit paid directly to insured to be used as needed
- Insured does not cross initial age band
- Guaranteed issue and simplified issue coverage available
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group CriticalCare Insurance

- Policy form number GCI50001, underwritten by AIG Life Insurance Company
- Covers a broad array of the conditions most likely to result in major lifestyle changes, including heart attack and stroke
- Pays a lump-sum benefit upon first diagnosis of a covered critical illness
- Dependent coverage available for spouse and children¹
- Child coverage available at no additional cost
- 30-day waiting period for first diagnosis of critical illness
- Additional diagnosis and recurrence benefits available
- No waiting period for additional diagnosis of a critical illness that is medically unrelated to the first critical illness diagnosis
- Health screening benefit for all insureds
- Guaranteed issue and simplified issue coverage available
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group HospitalCare Insurance

- Policy form number N20000, underwritten by AIG Life Insurance Company
- Covers a broad array of costs associated with hospital care, including surgery, anesthesia, emergency room care for accidents and physician office visits
- Delivers timely payments directly to the insured, regardless of what is covered by other policies
- Dependent coverage available for spouse and children¹
- Includes routine well-child exam benefit for children under 12 months
- Insured does not cross initial age band
- Guaranteed issue and simplified issue coverage available
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group EmergencyCare Insurance

- Policy form number N20000, underwritten by AIG Life Insurance Company
- Pays cash directly to the insured for a covered injury, regardless of what is covered by other sources
- Available as nonoccupational or 24-hour coverage
- Dependent coverage available for spouse and children¹
- Guaranteed issue and simplified issue coverage available
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group Limited HealthCare Insurance²

- Policy form numbers G-LAD-30000 and G-LAD-40000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York; policy form numbers N20000, N20001, N20005, N20009, N20010 and N50005, underwritten by AIG Life Insurance Company
- Offers discounts on certain medical care and health-related services, and access to limited benefit accident and sickness indemnity, critical illness, and term life insurance
- Pays directly to the insured
- Guaranteed issue
- Dependent coverage available for spouse and children¹
- Covers pregnancy, provided conception occurs after the effective date of coverage
- Continuation of coverage available
- Accelerated death benefit
- 24-hour nurse line³
- Discount vision and dental³

Employee-Paid Supplemental Medical Products – Group

Group CancerCare Insurance

- Policy form numbers GCA60001-FL-1006 and GCI50001, underwritten by AIG Life Insurance Company
- Covers a broad array of the costs surrounding cancer treatment, including radiation, chemotherapy and travel to and from nonlocal hospitals
- Pays a lump-sum benefit upon initial diagnosis of invasive cancer and scheduled benefits for specific treatments and associated expenses
- Dependent coverage available for spouse and children¹
- Health screening benefit for all insureds
- Benefit paid directly to insured to be used as needed
- Insured does not cross initial age band
- Continuation of coverage available as long as the master policy remains in force

Group CriticalCare Insurance

- Policy form number GCI50001, underwritten by AIG Life Insurance Company
- Pays a lump-sum benefit upon first diagnosis of a covered critical illness
- Covers a broad array of the conditions most likely to result in major lifestyle changes, including heart attack and stroke
- Dependent coverage available for spouse and children¹
- Child coverage available at no additional cost
- Additional diagnosis and recurrence benefits available
- No waiting period for additional diagnosis of a critical illness that is medically unrelated to the first critical illness diagnosis
- Health screening benefit for all insureds
- No medical examination is required
- Guaranteed issue and simplified issue coverage available
- Continuation of coverage available as long as the master policy remains in force

Group HospitalCare Insurance

- Policy form number N20000, underwritten by AIG Life Insurance Company
- Covers a broad array of costs associated with hospital care, including surgery, anesthesia, emergency room care for accidents and physician office visits
- Delivers timely payments directly to the insured, regardless of what is covered by other policies
- Dependent coverage available for spouse and children¹
- Prescription plan included for children under 12 months of age
- Includes routine well-child exam benefit for children under 12 months
- Insured does not cross initial age band
- Guaranteed issue and simplified issue coverage available
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group EmergencyCare Insurance

- Policy form number N20000, underwritten by AIG Life Insurance Company
- Pays cash directly to the insured for a covered injury, regardless of what is covered by other sources
- Nonoccupational or 24-hour coverage for a wide range of injuries an insured is most likely to need coverage for, including most children's sports injuries
- Dependent coverage available for spouse and children¹
- Guaranteed issue
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

Group Limited HealthCare Insurance²

- Policy form numbers G-LAD-30000 and G-LAD-40000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York; policy form numbers N20000, N20001, N20005, N20009, N20010 and N50005, underwritten by AIG Life Insurance Company
- Offers discounts on certain medical care and health-related services, and access to limited benefit accident and sickness indemnity, critical illness, and term life insurance
- Four plan designs to meet an array of needs
- Pays directly to the insured
- Guaranteed issue
- Dependent coverage available for spouse and children¹
- Covers pregnancy, provided conception occurs after the effective date of coverage
- Continuation of coverage available
- Accelerated death benefit
- 24-hour nurse line³
- Discount vision and dental³

Employee-Paid Supplemental Medical Products – Individual

CancerCare Insurance

- Policy form numbers 02181, 02182 and 02183, underwritten by American General Life Insurance Company
- Covers a broad array of the costs surrounding cancer treatment, including radiation, chemotherapy and travel to and from nonlocal hospitals
- First Occurrence: Internal Cancer feature pays a benefit on initial diagnosis of internal cancer (not available in Illinois)
- Offers three levels of coverage — Gold, Platinum and Platinum Plus — allowing employees to match their coverage with their needs and their budgets⁴
- Employees can take their policies with them if they ever leave the company or retire
- Dependent coverage available for spouse and children¹
- Simplified issue coverage
- Convenient payroll deduction
- Coverage cannot be canceled if premiums are paid within the grace period

CriticalCare Insurance

- Policy form number 03800, underwritten by American General Life Insurance Company
- Covers a broad array of the conditions most likely to cause major lifestyle changes, including heart attack, cancer and stroke
- No medical exam required
- Dependent coverage available for spouse and children¹ on same policy
- Benefit Extension Rider (100879) pays a benefit on a second or third critical illness, or on a second diagnosis of the same illness^{5,6}
- Preventive Care Benefit pays up to \$50 a year for a wide variety of medical tests
- Includes a free membership in Best Doctors[®] second opinion physician referral service^{3,7}
- Loss of Independent Living Rider (04805) covers the inability to perform daily activities without assistance⁵
- Optional HIV Rider (04806) for employees working in the medical field⁵
- Employees can take their policies with them if they ever leave the company or retire
- Guaranteed renewable to age 75
- Simplified issue coverage
- Fully portable
- Coverage cannot be canceled if premiums are paid within the grace period

EmergencyCare Insurance

- Policy form number 04120, underwritten by American General Life Insurance Company
- Covers a wide range of the injuries an employee is most likely to need coverage for, including most children's sports injuries
- Not coordinated or integrated with any other insurance or government benefits; benefits are paid directly to the policy holder regardless of what is covered by other sources⁸
- Base policy can cover both on- and off-the-job injuries; the optional Disability Income Rider offers a choice of 24-hour or off-the-job-only coverage
- Dependent coverage available for spouse and children¹
- Employees can take their policies with them if they ever leave the company or retire
- Flexible plan designed to meet a wide range of coverage needs and income levels
- Simplified issue with only one question
- Convenient payroll deduction
- Coverage cannot be canceled if premiums are paid within the grace period
- Optional riders include Accidental Death & Dismemberment Rider (04022), Accident-Only Disability Income Benefit Rider (04023) and Hospital Cash Benefit Rider (04025)

Protection Solutions

Employer-Funded Protection Products

Group Term Life Insurance

Groups of 2-9 Employees

- Policy form numbers G-LAD-30000, G-LAD-40000 and G-LAD-60000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Flexible plan options to meet specific needs
- High coverage amounts (groups of 2-4 eligible employees: up to \$100,000; 5-9 eligible employees: \$200,000)
- Guaranteed issue for new groups of 5-9 eligible employees: \$75,000
- Conversion option to a permanent plan
- Waiver of premium to age 65
- Accelerated death benefit
- Domestic partner coverage available⁹
- Dependent coverage available for spouse and children¹
- My Life Values^{SM3} at no extra cost (see page 12)
- Instant Access Account³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Guaranteed issue (calculated based on group size and participation)
- Coverage amounts up to \$500,000
- Spouse coverage amounts up to \$50,000
- Waiver of premium available to age 65 or 70

Group Accidental Death & Dismemberment (AD&D) Insurance

Groups of 2-9 Employees

- Policy form numbers C11960NY and G-LAD-40000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- High coverage amounts (groups of 2-4 eligible employees: up to \$100,000; 5-9 eligible employees: \$200,000)
- Covers injuries on or off the job, 24 hours a day, 7 days a week, every day of the year
- Definition of loss 365 days
- Seatbelt and airbag benefit
- Exposure and disappearance benefit
- My Life Values³ at no extra cost (see page 12)
- Instant Access Account³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Coverage amounts up to \$500,000
- Additional buy-up options:
 - Tier One AD&D: Repatriation of remains, spouse and child tuition, and child day care
 - Tier Two AD&D: All of tier-one provisions plus permanent and total disability benefits, paralysis benefits and common carrier provisions
- Travel Assist³ at no extra cost (see page 12)



Did you know?

Twenty-eight percent of American wives and 15 percent of husbands have no life insurance at all.

Source: LIMRA Facts About Life 2007.

Employee-Paid Protection Products – Group

Group Term Life Insurance

Groups of 2–9 Employees

- Policy form numbers G-LAD-30000, G-LAD-40000 and G-LAD-60000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Available at a minimum of just two lives
- Coverage amounts up to \$300,000
- Waiver of premium to age 65
- Accelerated death benefit
- Portable and convertible
- Domestic partner coverage available⁹
- Dependent coverage available for spouse and children¹
- Instant Access Account³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Guarantee issue amounts up to \$150,000 (depending on group size and participation)
- Spouse coverage amounts up to \$300,000

Group AD&D Insurance

Groups of 2–9 Employees

- Policy form numbers C11960NY and G-LAD-40000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Coverage amounts up to \$300,000
- Covers injuries on or off the job, 24 hours a day, 7 days a week, every day of the year
- Definition of loss 365 days
- Seatbelt and airbag benefit
- Exposure and disappearance benefit
- Instant Access Account³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Travel Assist³ at no extra cost (see page 12)

Group Supplemental Life and AD&D Insurance

Groups of 2–9 Employees

- Policy form numbers C11960NY, G-LAD-30000, G-LAD-40000 and G-LAD-60000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- AD&D covers injuries on or off the job, 24 hours a day, 7 days a week, every day of the year
- Offered with employer-funded life and AD&D plans
- No participation requirements for groups of 2-plus employees
- Coverage amounts to \$100,000
- Conversion option to a permanent plan
- Waiver of premium to age 65
- Accelerated death benefit
- Domestic partner coverage available⁹
- Dependent life coverage available for spouse and children¹
- Seatbelt and airbag benefit
- Exposure and disappearance benefit
- Instant Access Account³ at no extra cost (see page 12)

Group Supplemental Life and AD&D Insurance *(continued)*

Additional Features for Groups of 10-Plus Employees

- Employee life and AD&D coverage amounts up to \$300,000
- Spouse life coverage amounts up to \$300,000
- Guaranteed issue amounts up to \$150,000 (depending on group size and participation)
- Fully portable
- Additional buy-up options:
 - Tier One AD&D: Repatriation of remains, spouse tuition, child tuition, and child day care
 - Tier Two AD&D: All of tier-one provisions plus permanent and total disability benefits, paralysis benefits and common carrier provisions
- Travel Assist³ at no extra cost (see page 12)

Employee-Paid Protection Products – Individual

Platinum Universal LifeSM Insurance

- Policy form number 08463, underwritten by American General Life Insurance Company; policy form numbers AGLC101519-NY, 08450N and 08451N, underwritten by The United States Life Insurance Company in the City of New York
- Permanent insurance: As long as premiums are paid and the cash value is enough to support the cost of insurance and fees, the policy cannot be canceled
- Designed to meet the needs of high-income employees who aren't able to purchase high coverage amounts under traditional worksite life insurance products
- Coverage up to \$500,000 for employees
- Spouse and dependent children coverage available without employee purchase
- Cash value accumulates on a tax-deferred interest basis, under current federal tax laws
- Income-tax-free benefit, under on current federal tax laws
- Flexible funding options and death benefit amounts
- Optional riders include Accidental Death Benefit (82012), Children's Insurance Benefit Rider (82410), Waiver of Monthly Deduction Rider (82001), Terminal Illness Benefit (91401) and Future Guaranteed Insurability Benefit Rider (95101)⁶
- Convenient payroll deduction
- Fully portable

Term MVP Insurance

- Policy form number 05002, underwritten by American General Life Insurance Company
- Choice of 10-, 15- or 20-year guaranteed level-premium-paying period
- Affordable premiums
- Contingent guaranteed issue up to \$100,000
- High coverage amounts available
- Dependent coverage available for spouse and children¹
- Conversion option to a permanent plan is available
- Convenient payroll deduction
- Fully portable
- Coverage cannot be canceled if premiums are paid within the grace period



Did you know?

In the U.S., 56 percent of married parents believe their current life insurance coverage is inadequate.

Source: LIMRA Facts About Life 2007.

Ancillary Healthcare Solutions

Employer-Funded Ancillary Healthcare Products

Group PPO Dental Insurance¹²

Groups of 2–9 Employees

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Credentialed network dentists available at more than 101,000 locations nationwide¹³
- Flexible plan designs
- Deductible is waived for charges due to non-job-related accidents and in-network Preventive services
- Takeover benefits available
- Waiting period waiver for five-plus employees
- Reduced premium option

Additional Features for Groups of 10-Plus Employees

- \$2,000 annual maximum option
- \$100 lifetime deductible option
- \$300 supplemental accident benefit option
- Family deductible option of two times the individual deductible
- Endo/perio in Basic
- AIG MaxBuilder¹⁴
- SmileMaker¹⁵
- Orthodontia benefit options
- Carryover deductible option

Group Indemnity Dental Insurance

Groups of 2–9 Employees

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Employees have choice of dentist — no restrictions
- Flexible plan designs
- Deductible is waived for charges due to non-job-related accidents
- Takeover benefits available
- Passive PPO feature through a national dental network¹³
- Waiting period waiver for five-plus employees
- Reduced premium option

Additional Features for Groups of 10-Plus Employees

- \$2,000 annual maximum option
- \$100 lifetime deductible option
- \$300 supplemental accident benefit option
- Family deductible option of two times the individual deductible
- Endo/perio in Basic
- AIG MaxBuilder¹⁴
- SmileMaker¹⁵
- Orthodontia benefit options

Group High-Low Choice Dental Insurance

Groups of 2–9 Employees

- Not available

Groups of 10-Plus Employees

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Available to groups with 25-plus employees and 40 percent enrolled
- Employees can choose between two dental plans and have their choice of dentist
- Deductible is waived for charges due to non-job-related accidents
- Waiting period waiver available

Group Scheduled Reimbursement Dental Insurance

Groups of 2–9 Employees

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Employees have their choice of dentist — no restrictions
- Coverage for up to 100 of the top most often used dental procedures
- Eleven benefit levels to meet various budgets
- Deductible is waived for charges due to non-job-related accidents

Additional Features for Groups of 10-Plus Employees

- Option to choose Preventive Care covered at 100 percent of the R&C limit and have the deductible waived
- \$100 lifetime deductible option
- Child-only orthodontia benefit option

Group Vision Insurance

Groups of 2–9 Employees

- Policy form numbers C22438 and C22553NY, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Plan features the EyeMed Vision Care network, with access to thousands of credentialed eye care providers nationwide
- Includes LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney® Optical and most Pearle Vision® locations
- In- and out-of-network benefits available, with 100-percent coverage on annual exams in-network, after a \$10 copay
- Replacement contact lens by mail program
- Discount on LASIK and PRK surgeries
- Choice of any available frame at provider location, including popular designer frame brands
- Frames covered in addition to conventional (non-disposable, non-planned-replacement) contact lenses
- Other lens option network discounts (e.g., UV coating, tint, etc.)

Employee-Paid Ancillary Healthcare Products – Group

Group PPO Dental Insurance¹²

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Flexible plan designs
- Credentialed network dentists available at more than 101,000 locations nationwide¹³
- Deductible is waived for charges due to non-job-related accidents and in-network Preventive services
- \$300 supplemental accident benefit option
- Takeover benefits available
- AIG MaxBuilder¹⁴
- SmileMaker¹⁵
- Orthodontia benefit options
- Endo/perio in Basic or Major
- Reduced premium option
- Sealants in Preventive or Basic
- Option to waive deductible for out-of-network Preventive services

Group Indemnity Dental Insurance

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Employees have choice of dentist — no restrictions
- Flexible plan designs
- Deductible is waived for charges due to non-job-related accidents
- \$300 supplemental accident benefit option
- Takeover benefits available
- Passive PPO feature through a national dental network¹³
- AIG MaxBuilder¹⁴
- SmileMaker¹⁵
- Orthodontia benefit options
- Endo/perio in Basic or Major
- Reduced premium option
- Sealants in Preventive or Basic
- Option to waive deductible for out-of-network Preventive services

Group Scheduled Reimbursement Dental Insurance

- Policy form numbers G-DEN-32000 and G-DEN-42000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Employees have their choice of dentist — no restrictions
- Coverage for up to 100 of the top most often used dental procedures
- Eleven benefit levels to meet various budgets
- Deductible is waived for charges due to non-job-related accidents
- Option to choose Preventive Care covered at 100 percent of the R&C limit and have the deductible waived
- Child-only orthodontia benefit option

Group Discount Dental Program (not insurance)

- More than 67,000 network dentists nationwide¹³
- No limit on plan usage
- Preventive Care at low cost
- Acceptance is guaranteed
- Discounts on specialist services

Note: Group Discount Dental Program provides discounts only and is not insurance.

Group Vision Insurance

- Policy form numbers C22438 and C22553NY, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Plan features the EyeMed Vision Care network, with access to thousands of credentialed eye care providers nationwide
- Includes LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney® Optical and most Pearle Vision® locations
- In- and out-of-network benefits available, with 100-percent coverage on annual exams in-network, after a \$10 copay
- Replacement contact lens by mail program
- Discount on LASIK and PRK surgeries
- Choice of any available frame at provider location, including popular designer frame brands
- Frames covered in addition to conventional (nondisposable, non-planned-replacement) contact lenses
- Other lens option network discounts (e.g., UV coating, tint, etc.)

Did you know?

For every \$1 spent on preventive procedures, \$8 to \$50 is saved in future dental treatments.

Source: LIMRA Market Facts Quarterly, Spring 2007.

Income Replacement Solutions

Employer-Funded Income Replacement Products

Group Short-Term Disability (STD) Insurance

Groups of 2-9 Employees

- Policy form numbers G-DIS-31000 and G-DIS-41000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Standard benefit percentage: 60; other percentage options: 40 and 50 or flat amount
- Maximum benefit up to \$1,500 weekly
- Standard benefit duration is 26 weeks, with 13 weeks as a cost-saving option
- 12-month rate guarantee
- Option to cover maternity as any other covered condition
- Plans available in CA, NJ, NY and RI to supplement state plans
- \$25 minimum weekly benefit
- Waiver of disability premium
- Partial disability provision
- Simplified issue
- My Life Values³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Additional benefit percentage options: 66-2/3 and 70 or flat amount
- Weekly maximums up to \$2,000 for preferred industries
- Option of 52-week benefit duration
- Option of 24-month rate guarantee
- Maternity covered as any other covered condition

Group Long-Term Disability (LTD) Insurance

Groups of 2-9 Employees

- Policy form numbers G-DIS-31000 and G-DIS-41000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Rehabilitation program and rehab benefits provision
- 24-month rate guarantee
- Minimum monthly benefit
- Partial disability benefit provision
- Several elimination period and benefit duration options
- Return-to-work incentives
- Waiver of disability premium
- Survivor benefit
- Zero-day elimination period
- Child care expense benefit provision
- Workplace modification provision
- Simplified issue
- My Life Values³ at no extra cost (see page 12)

Additional Features for Groups of 10-Plus Employees

- Additional benefit option of 66-2/3 percent
- Maximum monthly benefit up to \$10,000
- Optional conversion privilege
- Optional catastrophic disability benefit
- Optional cost-of-living adjustment
- Telephonic Employee Assistance Program (EAP) with online Work/Life services¹⁶ (see page 12)

New Jersey Temporary Disability Benefits (NJTDB) Insurance

Groups of 50-Plus Employees

- Underwritten by The United States Life Insurance Company in the City of New York
- 7/7 elimination period
- 26-week duration
- 66-2/3 percent of employee salary to \$546 per week maximum
- Available on its own or in conjunction with other disability plans
- Level premium throughout the year

New York Disability Benefits Law (NY DBL) Insurance

Groups of 2-Plus Employees

- Policy form number USL-1, underwritten by The United States Life Insurance Company in the City of New York
- 7/7 elimination period
- 26-week duration
- 50 percent of employee salary to \$170 per week maximum
- Available on its own or in conjunction with other disability plans
- Level premium throughout the year

Employee-Paid Income Replacement Products – Group and Individual

Group STD Insurance

- Policy form numbers G-DIS-31000 and G-DIS-41000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Available at a minimum of just two lives; guaranteed issue available if greater than 10 enrolled and 25 percent participation
- Standard benefit percentage: 60; other percentage options: 40 and 50
- Choice of 13- or 26-week benefit durations
- \$25 minimum weekly benefit
- Maximum benefit up to \$1,000 weekly for preferred industries
- Up to 24-month rate guarantee
- Option to cover maternity as any other covered condition
- Waiver of disability premium

Additional Features for Groups of 10-Plus Employees

- Maternity covered as any other covered condition
- Advice to pay services available for groups of 100-plus employees

Group LTD Insurance

- Policy form numbers G-DIS-31000 and G-DIS-41000, underwritten by AIG Life Insurance Company and American International Life Assurance Company of New York
- Available at a minimum of just two lives; guaranteed issue available if greater than 10 enrolled and 25 percent participation
- Standard benefit percentage: 60 Other percentage options: 40 and 50
- Maximum monthly benefit of \$6,000
- Rehabilitation program and rehab benefits provision
- Workplace modification provision
- Several elimination period and benefit duration options
- Minimum monthly benefit
- 24-month rate guarantee
- Waiver of disability premium
- Partial disability benefit provision
- Survivor benefit
- Zero-day elimination period

DisabilityCare Insurance

- Policy form number 04500, underwritten by American General Life Insurance Company
- Covers short-term total disabilities caused by both accidents and illness after the effective date
- Maximum monthly benefit of \$3,000
- As long as premiums are paid, the policy is guaranteed to continue until the anniversary on or following the insured's 70th birthday
- Waiver of premium
- Employees can take their policies with them if they ever leave the company
- Benefits payable directly to the insured
- Contingent guaranteed issue and simplified issue based on participation guidelines
- Choice of 3-, 6-, 12- or 24-month coverage benefit durations (3-month option not available in New Jersey or Virginia)
- Elimination periods as short as seven days for certain benefit durations



Did you know?

Every hour, there are about 3,000 disabling injuries in the U.S. That's five every second.

Source: National Safety Council Injury Facts, 2009 Edition.

Value-Added Products and Services

Family and Medical Leave Act (FMLA) Administration Program¹⁶

For Groups of 100-Plus Employees

- In-house administration through our disability claims center
- All state and federal regulations embedded in the system ensures compliance with FMLA laws
- Single-source intake of absence notification
- Ability to track leaves concurrently with disability claims
- Generation of all required documents and forms
- Self-service Web site for custom reports on utilization and activity

Additional Features for Groups of 200-Plus Employees

- Designated account manager
- Additional claims submission options may be available

Employee Assistance Program (EAP)¹⁷

- Core telephonic EAP with online Work/Life services included with employer-funded group LTD plans with ten or more employees
- Master's and Ph.D.-level counselors available 24 hours a day for personal and confidential counseling
- Expert consultative services
- Unlimited access to online Work/Life resource and referral services, including child and elder care, adoption resources, health and wellness, daily living needs and much more
- Legal and financial services with a 30-minute free consultation and 25 percent off providers' fees thereafter
- Myriad of online services, such as articles, checklists, calculators and locators to assist with everyday needs
- Online management resources that provide guidance for conducting effective performance reviews and assessments, as well as access to an extensive article library

Additional EAP Buy-Up Options

- Telephonic EAP with full (telephone and online) Work/Life services
- Face-to-face EAP with full (telephone and online) Work/Life services for groups of 500-plus employees

Resources Included for Group Life, AD&D and/or Disability

My Life Values^{SM3}

- Online work-life resource included with select group life, AD&D and disability products for groups of two to nine employees
- Valuable research and information-gathering capabilities, including child care, elder care and college searches
- Dining and entertainment recommendations
- Online buying discounts at hundreds of national vendors

Travel Assist³

- Included with select group AD&D plans
- Provides travel-related information and assistance, including:
 - Travel documentation and immunization requirements
 - Healthcare and legal referrals
 - International currency
 - Global weather
 - Emergency services
- 24-hour access via toll-free phone number
- Buy-up option for enhanced services

Instant Access Account³

- Included with select group term life and AD&D plans
- Provides beneficiaries with interest-bearing checking accounts
- Makes accessing benefits much easier for those who have suffered a loss

Flex 125 Administration Programs Powered by AmeriFlex

- Flexible Spending Accounts (FSAs), also known as Section 125 plans, provide employees with tax relief for unreimbursed medical and dependent day-care costs
- Adding an FSA to a benefits package helps employees make the most of the money they earn
- Employees have fewer federal and state taxes to pay
- Employers realize direct bottom-line savings from reduced employer FICA and FUTA taxes, as well as disability and workers' compensation insurance premiums (varies by state)

E-Solutions

- Flexible programs and services to facilitate a smooth enrollment experience for groups of any size
- Consultative personal enrollment support
- Customized communications that build awareness, promotes participation and educates employees
- Wide range of flexible enrollment methods (face-to-face, call center, Web-based or an integrated solution combining the options that work best for your business)
- Employee reminders and directional signage for face-to-face enrollment meetings
- Custom report site to track enrollment progress, as well as specific reports that provide key enrollment details
- Secured servers and a series of security features to protect sensitive information
- Post-enrollment reports with participation statistics and tips

Web Site

- www.americangeneral.com/employeebenefits
- Provider search feature lets you find a dental or vision provider by location or provider name
- Product information at your fingertips
- Access to a secured, interactive, private Web site that allows you to create statements, view payment history, access provider directories, download forms and much more
- *Virtual Administrator* lets you manage your employees' benefits on your time, in real time:
 - Guides you through enrollments, changes or terminations
 - View current bill and billing history
 - Make payments online
 - View the online *Virtual Administrator Introductory Tour* to learn more

To find out more about how our products and services can benefit your business, contact your Agent, Broker, Employee Benefit Solutions Representative or the Tampa Solutions Center (877-672-1648). Or visit www.americangeneral.com/employeebenefits.

¹ Amount of dependent coverage may vary by state law and is subject to limits imposed by individual states.

² Program is not basic health insurance. Not available in VT and MT. Hospitals not available in AK, HI, RI, MD, VT, WV and WY. Discount medical services not available in AK, FL, IN, KS, MT, ND, SD and VT.

³ Not an insurance product. Not available in all states.

⁴ CancerCare Gold not available in Florida or Wyoming.

⁵ Not all riders are available in all states. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor. See the rider for details regarding the benefit descriptions, limitations and exclusions.

⁶ Benefit Extension Rider is only available with cancer coverage included.

⁷ Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

⁸ Does not apply to Medicaid situations. See policy for details.

⁹ Domestic partner coverage not available in ID, KS, LA or OH.

¹⁰ Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.

¹¹ The cumulative premiums paid on the policy during the level term period (20 years), not including any substandard and rider charges, will be returned at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth policy year, a portion of the cumulative premiums will be returned if the policy is surrendered.

¹² PPO not available in all states.

¹³ The dental network is administered by Dental Benefit Providers, Inc. (DBP).

¹⁴ Plan maximum carry-forward benefits option.

¹⁵ Supplemental bundled benefit option.

¹⁶ FMLA administration program is available with the purchase of an insured disability or life product — not sold standalone.

¹⁷ Employee Assistance Program (EAP) and Work/Life services are provided by Harris, Rothenberg International (HRI), LLC. These services are not insurance, and are not provided by one of the American General companies.

Policies issued by:

AIG Life Insurance Company

Wilmington, Delaware

Policy Form Numbers C11657, C22438, GCA60001-FL-1006, GCI50001, G-DEN-42000, G-DIS-41000, G-LAD-40000, N20000, N20001, N20005, N20009, N20010 and N50005

American General Life Insurance Company

Houston, Texas

Policy Form Numbers 00325, 02181, 02182, 02183, 03800, 04120, 04500, 05002, 05003, 82450, 82450N and 92463

American International Life Assurance Company of New York

New York, New York

Policy Form Numbers C11960NY, C22553NY, G-DEN-32000, G-DIS-31000, G-LAD-30000 and G-LAD-60000

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

New York, New York

Policy Form Numbers 92450N and 92451N

Subsidiaries of American International Group, Inc.

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.

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, American General Life Insurance Company, American International Life Assurance Company of New York and The United States Life Insurance Company in the City of New York are each insurer's own responsibility. American International Life Assurance Company of New York and The United States Life Insurance Company in the City of New York are authorized to do an insurance business in New York. Policies are not available in all states.

Important Note: Guarantees are subject to the claims paying ability of the issuing insurance company.

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.

Group CancerCare is the marketing name for the Group Critical Illness Insurance Policy/Cancer Indemnity Expense Certificate Rider, Group CriticalCare is the marketing name for the Group Critical Illness Insurance Policy. Group EmergencyCare is the marketing name for the Group Accident Indemnity Insurance Policy. Group HospitalCare is the marketing name for the Group Accident and Sickness Indemnity Insurance Policy.

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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