

**GROUP LIMITED HEALTHCARE PROGRAM**

Help protect yourself against potential gaps in healthcare coverage

<For employees of ABC Company>



EMPLOYEE  
BROCHURE

**Important:** This program provides access to limited benefit accident and sickness indemnity insurance. It offers discounts on certain medical care and health-related services. This program is **NOT** basic health insurance and is not a substitute for health insurance.

FOR USE IN NEW YORK ONLY

**American General**  
Life Companies



## James' Story<sup>1</sup>

When an accident put James in the hospital, his health insurance covered many of his expenses — but it left him with a large deductible and leftover balance to pay. Group Limited HealthCare benefits could have helped cover those expenses and given his loved ones confidence with a large network of available providers and financial savings.

### Did You Know?

Healthcare will cost the typical American household \$15,000 this year.

*New York Times, How Much Does Healthcare Cost You?, July 2009.*

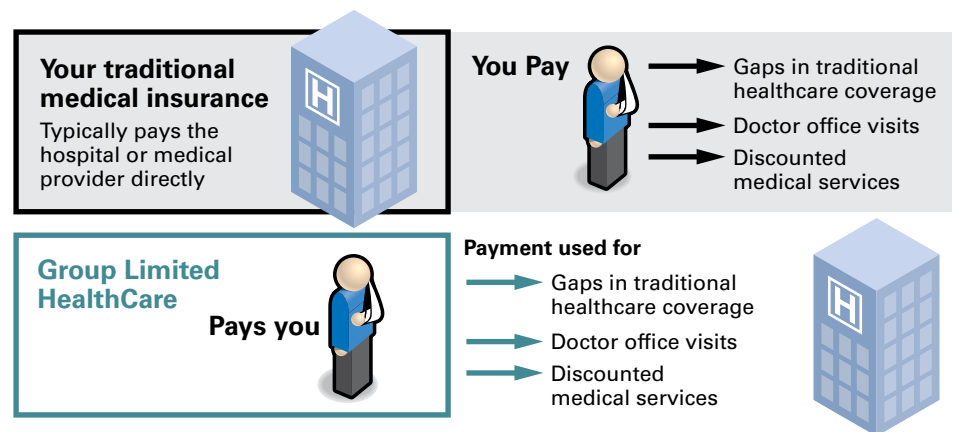
## Why a Limited Healthcare Plan?

The Group Limited HealthCare plan can provide specific dollar amounts (indemnity insurance) and discount services to help employees with predictable medical expenses, such as health screening, hospital costs and more, whether they have other insurance or not.

Everyone wants to feel protected when it comes to taking care of their health and their loved ones — and traditional health insurance can leave you with co-payments, deductibles and balances to pay out of pocket. And in the event of a death, families can be left to cover these expenses on their own. The Group Limited HealthCare plan provides access to healthcare services, along with a variety of limited indemnity insurance benefits to help reduce this burden.

- Economical medical benefits for hospitalization, intensive care, routine child care and more.
- Access to limited benefit indemnity insurance for accidental death and dismemberment.
- A network of more than 3,800 hospitals and more than 1.3 million provider locations.

## How Does Group Limited HealthCare Work?



<sup>1</sup> Not an actual case; presented for illustrative purposes only.

## Benefit Summary

The following standard benefits are payable under the Group Limited HealthCare policy. See your certificate for details regarding benefit descriptions, limitations and exclusions. Each benefit is payable directly to the certificate holder.

Group Limited HealthCare Plan Benefits <sup>2</sup>							
	Bronze						
<b>Wellness</b>							
<b>Health Screening (per calendar year)</b> One routine or preventive test per calendar year per insured	\$50						
<b>Routine Child Care (per visit)</b> Up to 4 visits per calendar year per insured child under 12 months of age	\$50						
<b>Severe Burn</b>	\$10,000						
<b>Hospital-Related</b>							
<b>Hospital Confinement (per day)</b> <ul style="list-style-type: none"> <li>■ Up to 30 days per confinement</li> <li>■ No elimination period</li> <li>■ Confined to a hospital as a resident bed patient due to a covered accident or sickness</li> </ul>	\$100						
<b>Intensive Care (per day)</b> <ul style="list-style-type: none"> <li>■ Up to 30 days per confinement</li> <li>■ Pays in addition to hospital confinement benefit while confined in a hospital intensive care unit for a covered accident or sickness</li> </ul>	\$100						
<b>Ambulance to Hospital via Ground</b> 2 per calendar year	\$100						
<b>Ambulance to Hospital via Air</b> 2 per calendar year	\$500						
<b>Death</b>							
<b>Accidental Death</b> <ul style="list-style-type: none"> <li>■ Full benefit amount for employee</li> <li>■ Spouse and child amounts only if included in coverage (per insured person)</li> </ul>	<table border="0"> <tr> <td>Employee</td> <td>\$10,000</td> </tr> <tr> <td>Spouse</td> <td>\$5,000</td> </tr> <tr> <td>Child</td> <td>\$2,500</td> </tr> </table>	Employee	\$10,000	Spouse	\$5,000	Child	\$2,500
Employee	\$10,000						
Spouse	\$5,000						
Child	\$2,500						
<b>Common Carrier</b> Accidental death while riding in or on a common carrier	\$10,000						

<sup>3</sup> Plan benefits and provisions are subject to state insurance law, and may vary due to such law.

## Group Limited HealthCare Plan Benefits<sup>2</sup> (continued)

	<b>Bronze</b>
<b>Dismemberment</b>	
<b>Loss of:</b> <ul style="list-style-type: none"> <li>■ Both hands and feet</li> <li>■ Sight in both eyes</li> <li>■ One hand and one foot</li> <li>■ One hand or one foot</li> <li>■ Speech and hearing in both ears</li> </ul>	<ul style="list-style-type: none"> <li>■ Hearing in one ear</li> <li>■ Thumb and index finger of same hand</li> <li>■ Sight in one eye</li> <li>■ One hand and sight in one eye</li> </ul>
	Employee \$10,000 Spouse \$5,000 Child \$2,500
<b>Loss of:</b> One or more fingers or toes	Employee \$2,500 Spouse \$1,250 Child \$625
<b>Paralysis</b>	
<b>Quadriplegia</b> Total paralysis of the body from the neck down	Employee \$2,500.00 Spouse \$1,250.00 Child \$625.00
<b>Hemiplegia</b> Complete paralysis of only one side of the body	Employee \$1,250.00 Spouse \$625.00 Child \$312.50
<b>Paraplegia</b> Complete paralysis of the lower half of the body	Employee \$1,250.00 Spouse \$625.00 Child \$312.50
<b>Uniplegia</b> Complete paralysis of one limb	Employee \$625.00 Spouse \$312.50 Child \$156.25

## <Monthly> Rates

<(These rates are effective <11/11/2007> and are good until quote expires.)>

	<b>Bronze</b>
<b>&lt;Employer-Funded&gt;</b>	
<b>&lt;Employee&gt;</b>	<\$XX.XX>
<b>&lt;Employee + Spouse&gt;</b>	<\$XX.XX>
<b>&lt;Employee + Child(ren)&gt;</b>	<\$XX.XX>
<b>&lt;Family&gt;</b>	<\$XX.XX>

## What Can Group Limited HealthCare Offer Me?

### Added Security

- Benefits payable for a wide range of healthcare expenses, including doctor visits, hospitalization, surgery and routine child care.

### Financial Advantages

- Claims repriced at point of service, resulting in immediate savings to the insured.
- Benefits paid directly to you (unless you assign them to a doctor or hospital).
- Discounted medical services as well as dental, vision and prescription savings.
- Access to discounted medical services through three of the nation's largest provider networks — Beech Street, Galaxy and Private Healthcare Systems.

### Convenience and Flexibility

- Guaranteed issue means no health questions asked, and there are no pre-existing condition exclusions (except pregnancy).
- Spouse and children coverage available.

See Benefit Payment Charts for additional information.

### Lower-Cost Prescription

#### Drug Alternatives

Generic drugs can help you save money on prescriptions — you may want to ask your doctor if a generic equivalent is available.

A generic drug has the same active ingredient, strength, dosage form as the brand-name product. (Source: U.S. Food and Drug Administration, [www.fda.gov](http://www.fda.gov), April 2010.)

## Discount Medical Services

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

### Instant Savings on Healthcare Costs

- Access to three national networks with more than 1.3 million provider locations, 3,800 hospitals and 40,000 ancillaries (lab, X-ray imaging, durable medical equipment and home healthcare).<sup>4</sup>
- Savings average 10 to 45 percent on medical services.
- Chiropractic/therapy treatment discounts of 25 to 30 percent at more than 17,000 providers nationwide.

### 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.
- Information on a wide range of health and medical concerns, including nutrition and wellness topics.

### Discount Vision

- Savings from 20 to 40 percent on exams, glasses and contact lenses at more than 40,000 providers nationwide.
- Replacement contact lenses may also be ordered by mail.

### Discount Prescription

- On average, save 15 percent on brand-name drugs and 40 percent on generic drugs.
- Accepted in more than 56,000 pharmacies nationwide.
- Mail order service available.

### 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 more than 65,000 available dental practice locations nationwide.

### Online Medical Information

- 24/7 Web-based access to board-certified physicians and psychologists.
- All information is secure and confidential on eDocAmerica's secured server.
- Searchable online medical library.

### Disclosures

1. THIS PLAN IS NOT INSURANCE.
2. The plan provides discounts at certain healthcare providers for medical services.
3. The plan does not make payments directly to the providers of medical services.
4. 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.
5. Discount Medical Plan Organization and Administrator: **Careington**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

## About American General Life Companies (American General<sup>5</sup>)

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General for help protecting their families against financial hardship.

- American General's companies are collectively the top issuers of insurance by face amount in the U.S. and an industry leader in its core businesses.
- American General's companies are closely regulated by state insurance departments, with ample reserves and capital to meet the long-term obligations to policyholders.
- American General's companies have more than 11.6 million policies in force, as of 12/31/07.<sup>6</sup>
- American General stands ready to pay claims, making on average \$24 million in claim payments every single business day.<sup>7</sup>
- Over the past five years, American General's companies have paid out \$17.5 billion in benefits to 1.6 million families and businesses.<sup>8</sup>
- According to leading independent ratings agencies, American General member insurers' financial strength ratings are excellent.
- The general account of each insurer is primarily invested in high-quality, investment-grade bonds, in accordance with state insurance requirements and investment guidelines.

<sup>4</sup> Network hospitals are not available in AR, MD, UT, WV and WI.

<sup>5</sup> Information regarding American General is for informational purposes only.

<sup>6</sup> Source: Statutory Annual Statements for the Domestic Life Companies, 2007.

<sup>7</sup> Source: Statutory Annual Statements for the Domestic Life Companies, as of June 30, 2008.

<sup>8</sup> Source: Statutory Annual Statements for the Domestic Life Companies, 2003 – 2007.

## Pre-existing Conditions, Limitations and Exclusions

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.

Policies issued by:

### **American International Life Assurance Company of New York**

New York, New York

Policy Form Numbers N20000AILIFE-NY, N20001AILIFE-NY, N20002AILIFE-NY, N20003AILIFE-NY, N20004AILIFE-NY, N20006AILIFE-NY, N20007AILIFE-NY

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products and worksite benefits 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 American International Life Assurance Company of New York are its own responsibility. American International Life Assurance Company of New York is authorized to conduct 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.

06675006-1881NYDOD R06/10