

Group Limited HealthCare Program



Ask and Verify

Key service factors can influence customer satisfaction in the fulfillment, implementation and administration of a limited medical plan offering. Use this table to help identify and compare service features important to both employers and employees.

Key Features	American General Life Companies	Other Carriers
Medical Network		
Nationwide network	Beech Street, Galaxy and MultiPlan/PHCS networks.	
Network providers	More than 1.3 million provider locations and 3,800 hospitals. ¹	
Accessibility (policy holder, plan administrator or broker)	Toll-free Careington concierge service helps to identify providers and set appointments, if requested. A proprietary geo-access tool is also available to locate providers.	
Claims and Service		
Claims repriced at point-of-service	Claims are repriced at point-of-service — minimizing out-of-pocket expenses.	
Live customer service	Live customer service specialists are available Monday to Friday from 7 a.m. to 7 p.m. Central Time. Live claims managers are available from 8 a.m. to 8 p.m. Eastern Time.	
Medical Services		
Discount services	Includes access to discount dental, vision, prescription drug, diagnostic services and diabetic supplies. ²	
Prescription drug insurance program	Two plans available to help employees address the high costs of outpatient prescription drugs. Covers a list of generic and brand-name formulary medications, as well as oral contraceptives, at fixed copayments. ³	
Carrier is certified Discount Medical Provider Organization (DMPO)	Careington is a leader in the Discount Medical Plan market and is a licensed DMPO in required states.	
Access to other medical services	Additional services include 24-hour nurse and physician lines, as well as medical bill mediation services.	
Patient advocacy program	This service is offered as part of the medical bill mediation product — all included in the program.	
Case Fulfillment & Enrollment Solutions		
In-house fulfillment	Single-source fulfillment: proposals, case implementation, billing, ID cards, support and even a full service call-center enrollment.	
Call center enrollment	A no-cost call center enrollment option is available for most groups with more than 100 employees.	
Customized enrollment materials	Customized enrollment materials are tailored to your client's needs — at no additional cost . A dedicated implementation manager to assist in case installation.	
COBRA		
Qualified under 2009 COBRA legislation	No, this plan is not qualified under the current legislation — minimizing employer costs on terminated employees.	

**Learn how Group Limited HealthCare
can help achieve customer satisfaction.**
Contact your Agent, Broker or Benefit Solutions
Representative. Or visit us online at
www.americangeneral.com/employeebenefits.

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

¹ Offered through **Care**ington International Corporation.

² Embedded in the price of the plan is a \$11.25 monthly fee, per family, to access discounted medical services. Discount programs not available in NV.

³ Catalyst Rx is the full service Pharmacy Benefit Manager. The prescription drug insurance program is administered by Core V Solutions, Inc., Frisco, TX and underwritten by Fidelity Security Life Insurance Company, Kansas City, MO. Form numbers M-9031 and M-9022; policy numbers PD-329 and PD330. Sold in conjunction with the Group Limited HealthCare program — cannot be sold standalone. Not available in MA, ME, MN, NH, NY, UT or WA.

American General Life Companies

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-L-60000

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., including American General Life Insurance Company of Delaware and 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 General Life Insurance Company of Delaware and American International Life Assurance Company of New York are the issuing insurer's responsibility. American International Life Assurance Company of New York is authorized to do an 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.

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