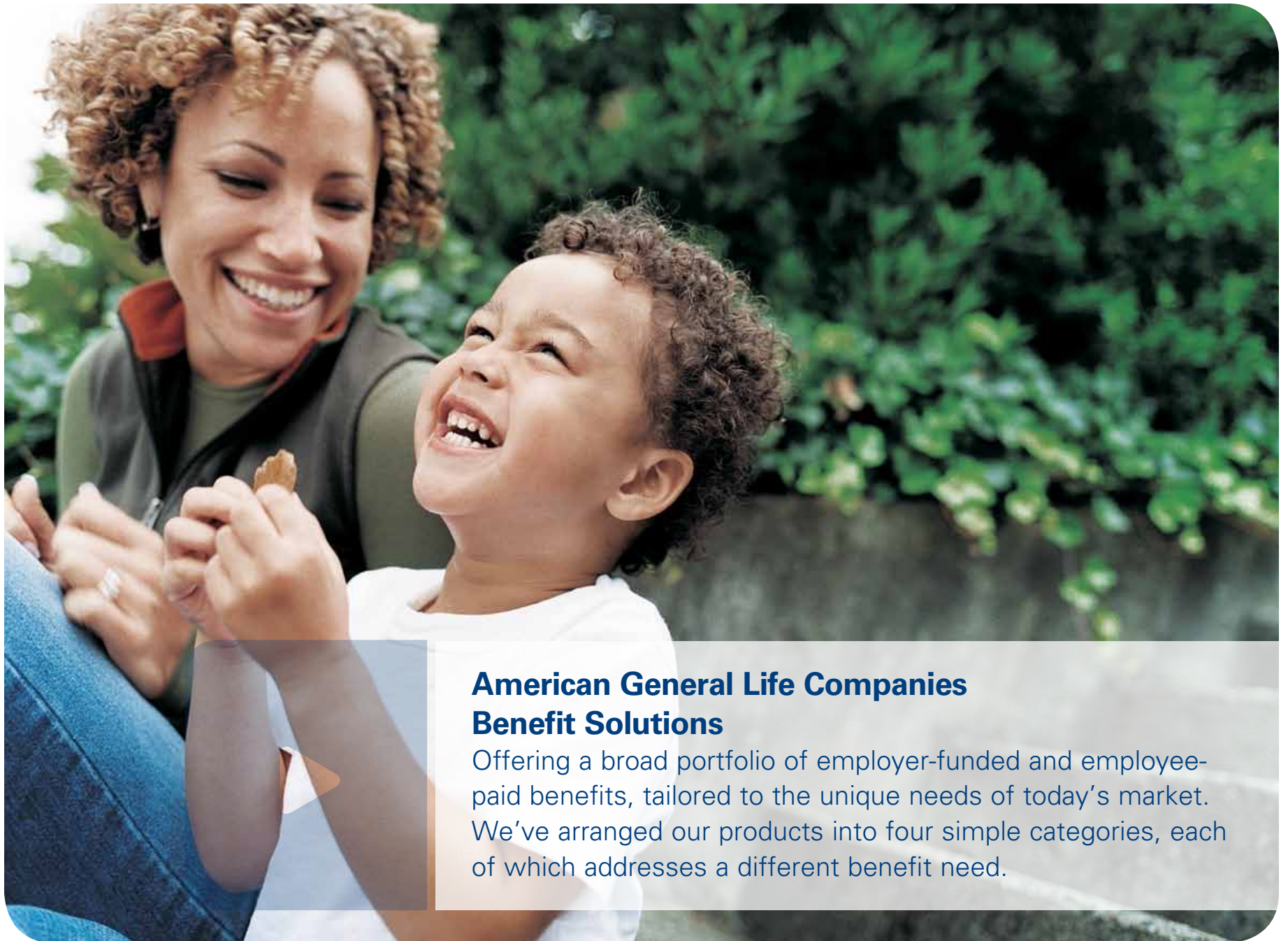




Your one-stop source  
for employee benefits

PRODUCT  
GUIDE

**American General**  
Life Companies



## **American General Life Companies Benefit Solutions**

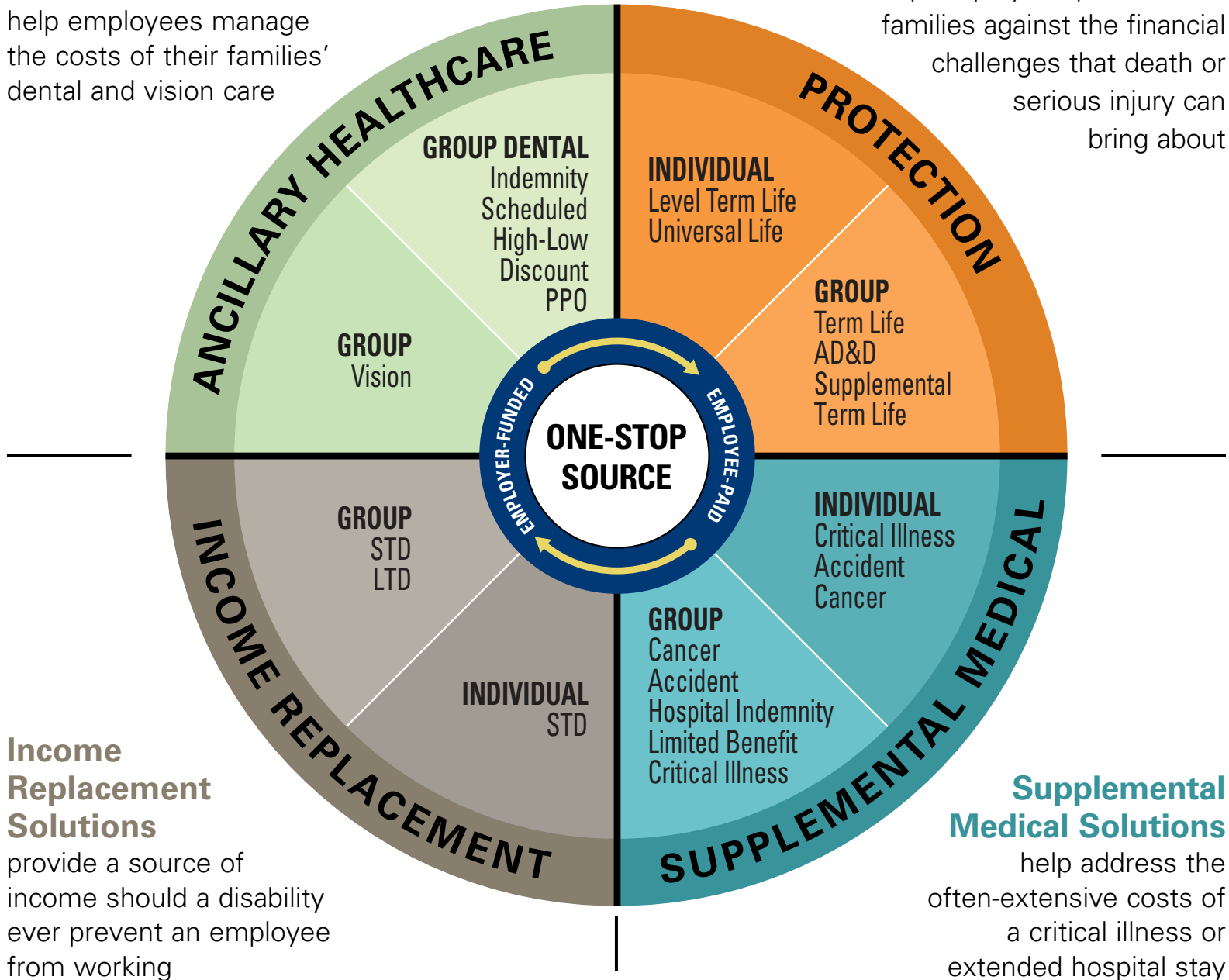
Offering a broad portfolio of employer-funded and employee-paid benefits, tailored to the unique needs of today's market. We've arranged our products into four simple categories, each of which addresses a different benefit need.

### 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 Program<sup>2</sup>

- Policy form numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010, underwritten by American General Life Insurance Company of Delaware; policy form number G-L-60000, underwritten by American International Life Assurance Company of New York
- 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 children<sup>1</sup>
- Covers pregnancy, provided conception occurs after the effective date of coverage
- Continuation of coverage available
- Accelerated death benefit
- 24-hour nurse line<sup>3</sup>
- Discount vision and dental<sup>3</sup>

## Employee-Paid Supplemental Medical Products – Group

### Group CancerCare Insurance

- Policy form numbers GCA60001-FL-1006 and GCI50001, underwritten by American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- 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 American General Life Insurance Company of Delaware
- 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 children<sup>1</sup>
- Guaranteed issue
- Convenient payroll deduction
- Continuation of coverage available as long as the master policy remains in force

### Group Limited HealthCare Program<sup>2</sup>

- Policy form numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010, underwritten by American General Life Insurance Company of Delaware; policy form number G-L-60000, underwritten by American International Life Assurance Company of New York
- 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 children<sup>1</sup>
- Covers pregnancy, provided conception occurs after the effective date of coverage
- Continuation of coverage available
- Accelerated death benefit
- 24-hour nurse line<sup>3</sup>
- Discount vision and dental<sup>3</sup>

## Employee-Paid Supplemental Medical Products – Individual

### AG CancerCare<sup>®</sup> Insurance

- Policy form numbers 02181, 02182 and 02183, underwritten by American General Life Insurance Company
- Simplified issue underwriting
- Covers a broad array of the costs surrounding cancer treatment, including radiation, chemotherapy and travel to and from nonlocal hospitals
- Benefits paid directly to the insured regardless of other coverage
- No lifetime cap on chemotherapy and radiation treatment
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Dependent coverage available for spouse and children<sup>1</sup>
- Fully portable
- Convenient payroll deduction

### AG CriticalCare<sup>SM</sup> Insurance

- Policy form number 03800, underwritten by American General Life Insurance Company
- Flexible underwriting available, including guaranteed issue and simplified issue
- No family history question
- Covers 11 critical illnesses, such as heart attack, stroke, cancer, coma, severe burns, paralysis and organ transplant
- Available with and without cancer coverage
- Guaranteed issue up to \$10,000
- Simplified issue coverage up to \$50,000
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Dependent coverage available for spouse and children<sup>1</sup> on same policy
- Fully portable
- Convenient payroll deduction
- Benefit Extension Rider (100879) pays a benefit on a second or third critical illness, or on a second diagnosis of the same illness<sup>4,5</sup>
- Loss of Independent Living Rider (04805) covers the inability to perform daily activities without assistance<sup>4</sup>
- Occupational HIV Rider (04806) for employees working in the medical field<sup>4</sup>

### AG EmergencyCare<sup>SM</sup> Insurance

- Policy form number 04120, underwritten by American General Life Insurance Company
- Guaranteed issue underwriting; no health questions
- Covers a wide range of injuries, including injuries that occur during organized sporting events
- 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 sources<sup>6</sup>
- 24-hour coverage
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Dependent coverage available for spouse and children<sup>1</sup>
- Fully portable
- Convenient payroll deduction
- 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 number G-LAD-40000, underwritten by American General Life Insurance Company of Delaware; policy form number G-L-60000, underwritten by 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:
  - 2–4 enrolled employees: \$10,000
  - 5–9 enrolled employees: \$75,000
- Conversion option to a permanent plan
- Waiver of premium to age 65
- Accelerated death benefit
- Domestic partner coverage available<sup>7</sup>
- Dependent coverage available for spouse and children<sup>1</sup>
- My Life Values<sup>SM3</sup> at no extra cost (see page 12)
- Instant Access Account<sup>3</sup> 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 C11657 and G-LAD-40000, underwritten by American General Life Insurance Company of Delaware; policy form number C11960NY, underwritten by 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 Values<sup>3</sup> at no extra cost (see page 12)
- Instant Access Account<sup>3</sup> 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 Guard<sup>3</sup> at no extra cost (see page 12)



### Did you know?

One-third of American adults have no life insurance at all.

*Seven Life Insurance Mistakes to Avoid, U.S. News and World Report, July 2009.*

## Employee-Paid Protection Products – Group

### Group Term Life Insurance

#### Groups of 2-9 Employees

- Policy form number G-LAD-40000, underwritten by American General Life Insurance Company of Delaware; policy form number G-L-60000, underwritten by 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 available<sup>7</sup>
- Dependent coverage available for spouse and children<sup>1</sup>
- Instant Access Account<sup>3</sup> 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 C11657 and G-LAD-40000, underwritten by American General Life Insurance Company of Delaware; policy form number C11960NY, underwritten by 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 Account<sup>3</sup> at no extra cost (see page 12)

#### Additional Features for Groups of 10-Plus Employees

- Travel Guard<sup>8</sup> at no extra cost (see page 12)

### Group Supplemental Life and AD&D Insurance

#### Groups of 2-9 Employees

- Policy form numbers C11657 and G-LAD-40000, underwritten by American General Life Insurance Company of Delaware; policy form numbers C11960NY and G-L-60000, underwritten by 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 two-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 available<sup>7</sup>
- Dependent life coverage available for spouse and children<sup>1</sup>
- Seatbelt and airbag benefit
- Exposure and disappearance benefit
- Instant Access Account<sup>3</sup> 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 Guard<sup>8</sup> at no extra cost (see page 12)

## Employee-Paid Protection Products – Individual

### AG Platinum Universal Life<sup>SM</sup> Insurance

- Policy form number 08463, underwritten by American General Life Insurance Company; policy form numbers 08450N and 08451N, underwritten by The United States Life Insurance Company in the City of New York
- Flexible underwriting available, including guaranteed issue, contingent guaranteed issue and simplified issue
- Employee coverage up to \$500,000
- Spouse coverage up to \$200,000
- Child coverage up to \$25,000
- Spouse and dependent children coverage available without employee purchase
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Fully portable
- Convenient payroll deduction
- 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)<sup>4</sup>

### AG Term MVP<sup>SM</sup> Insurance

- Policy form number 05002, underwritten by American General Life Insurance Company
- Flexible underwriting available, including contingent guaranteed issue and simplified issue
- Employee coverage up to \$150,000
- Spouse coverage up to \$50,000
- Child coverage up to \$10,000
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Coverage can be converted to permanent life insurance
- Fully portable
- Convenient payroll deduction
- Optional riders include Accidental Death Benefit (82012), Children's Insurance Benefit Rider (82410) and Waiver of Monthly Deduction Rider (82001)<sup>4</sup>



### Did you know?

The single largest need for life insurance is income replacement. It's estimated that less than 40% of Americans have an emergency fund to handle financial issues.

*lifeinsuranceneeds.net, March 2010.*

# Ancillary Healthcare Solutions

## Employer-Funded Ancillary Healthcare Products

### Group PPO Dental Insurance<sup>8</sup>

#### Groups of 2–9 Employees

- Policy form number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by American International Life Assurance Company of New York
- Credentialed network dentists available at more than 132,000 provider locations nationwide<sup>9</sup>
- 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
- American General MaxBuilder<sup>10</sup>
- SmileMaker<sup>11</sup>
- Orthodontia benefit options
- Carryover deductible option

### Group Indemnity Dental Insurance

#### Groups of 2–9 Employees

- Policy form number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by 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 network<sup>9</sup>
- 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
- American General MaxBuilder<sup>10</sup>
- SmileMaker<sup>11</sup>
- Orthodontia benefit options

### High-Low Choice Dental Insurance

#### Groups of 2–9 Employees

Not available

#### Groups of 10-Plus Employees

- Policy form number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by 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 number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by 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 number C22438, underwritten by American General Life Insurance Company of Delaware; policy form number C22553NY, underwritten by 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<sup>®</sup>, Sears Optical<sup>SM</sup>, Target Optical<sup>®</sup>, JCPenney<sup>®</sup> Optical and most Pearle Vision<sup>®</sup> 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.)

## Employee-Paid Ancillary Healthcare Products – Group

### Group PPO Dental Insurance<sup>8</sup>

- Policy form number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by American International Life Assurance Company of New York
- Flexible plan designs
- Credentialed network dentists available at more than 132,000 provider locations nationwide<sup>9</sup>
- Deductible is waived for charges due to non-job-related accidents and in-network Preventive services
- \$300 supplemental accident benefit option
- Takeover benefits available
- American General MaxBuilder<sup>10</sup>
- SmileMaker<sup>11</sup>
- 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 number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by 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 network<sup>9</sup>
- American General MaxBuilder<sup>10</sup>
- SmileMaker<sup>11</sup>
- 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 number G-DEN-42000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DEN-32000, underwritten by 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 nationwide
- 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 number C22438, underwritten by American General Life Insurance Company of Delaware; policy form number C22553NY, underwritten by 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<sup>®</sup>, Sears Optical<sup>SM</sup>, Target Optical<sup>®</sup>, JCPenney<sup>®</sup> Optical and most Pearle Vision<sup>®</sup> 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.)

### Did you know?

Every year, Americans make about 500 million visits to dentists.

*Oral Health at a Glance 2010, Centers for Disease Control and Prevention (CDC).*

# Income Replacement Solutions

## Employer-Funded Income Replacement Products

### Group Short-Term Disability (STD) Insurance

#### Groups of 2–9 Employees

- Policy form number G-DIS-41000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DIS-31000, underwritten by 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 Values<sup>3</sup> 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 number G-DIS-41000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DIS-31000, underwritten by 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 Values<sup>3</sup> 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 services<sup>12</sup> (see page 12)

### New Jersey Temporary Disability Benefits (NJTD) 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 \$561 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 G-19015-DBL, 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 number G-DIS-41000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DIS-31000, underwritten by 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 number G-DIS-41000, underwritten by American General Life Insurance Company of Delaware; policy form number G-DIS-31000, underwritten by 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

### AG DisabilityCare<sup>SM</sup> 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
- Flexible underwriting available, including contingent guaranteed issue and simplified issue
- Off-the-job coverage
- Covers 60 percent of an employee's gross income up to \$3,000 per month
- Choice of 3-, 6-, 12- or 24-month coverage benefit durations (3-month option not available in New Jersey or Virginia)
- Choice of 7-, 14-, 30-, 90- and 180-day elimination periods
- Guaranteed renewable individual contracts that cannot be cancelled as long as all premiums are paid on time
- Fully portable
- Convenient payroll deduction



### Did you know?

Every hour, there are about 2,900 disabling injuries in the U.S. That's one every second.

*National Safety Council, Injury Facts®, 2010 Edition.*

# Value-Added Products and Services

## Family and Medical Leave Act (FMLA) Administration Program<sup>13</sup>

### 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)<sup>12</sup>

- 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<sup>SM3</sup>

- Online Work/Life resources included with select group life 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 Guard<sup>3</sup>

- 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

### Instant Access Account<sup>3</sup>

- 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 daycare 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, promote participation and educate 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](http://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 or Benefit Solutions Representative. For group products, you can also call the Tampa Solutions Center (877-672-1648) or visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits). For individual products, you can call 866-242-2737 or visit [www.americangeneral.com/agworksite](http://www.americangeneral.com/agworksite).

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

<sup>2</sup> 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.

<sup>3</sup> Not an insurance product. Not available in all states.

<sup>4</sup> 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.

<sup>5</sup> Benefit Extension Rider is only available with cancer coverage included.

<sup>6</sup> Does not apply to Medicaid situations. See policy for details.

<sup>7</sup> Domestic partner coverage not available in ID, KS, LA or OH.

<sup>8</sup> PPO not available in all states.

<sup>9</sup> The dental network is powered by **Care**ington International and DenteMax. In Nevada, the dental network is powered by Diversified Dental Services, Inc. Availability may vary by state.

<sup>10</sup> Plan maximum carry-forward benefits option.

<sup>11</sup> Supplemental bundled benefit option.

<sup>12</sup> Employee Assistance Program (EAP) and Work/Life services are provided by Harris, Rothenberg International (HRI), Inc. These services are not insurance, and are not provided by one of the American General companies.

<sup>13</sup> FMLA administration program is available with the purchase of an insured disability or life product — not sold standalone.

**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.

Policies issued by:

**American General Life Insurance Company of Delaware**

Wilmington, Delaware

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

**American General Life Insurance Company**

Houston, Texas

Policy Form Numbers 02181, 02182, 02183, 03800, 04120, 04500, 05002 and 08463

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

New York, New York

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

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

New York, New York

Policy Form Numbers 08450N, 08451N and G-19015-DBL

[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 General Life Insurance Company of Delaware, 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.

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, 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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