

All for one, one for all.



## GROUP DISABILITY INSURANCE

Working better together. That's the idea behind employee benefit solutions from American General Life Companies (American General). By offering your clients a disability product that's integrated, your clients will save time, money and energy. And so will you. When you choose American General, everybody benefits.

### **Selling Efficiency**

The reality is, managing claims after an accident or other unfortunate event can be stressful and time-consuming. Luckily, your clients and their employees can take comfort knowing that with our group disability products, everything is taken care of. Employees can easily file a short-term disability (STD) and/or Family and Medical Leave Act (FMLA)<sup>1</sup> claim and, when necessary, make a smooth transition to long-term disability (LTD). Additionally, with access to an Employee Assistance Program (EAP),<sup>2</sup> your clients can help their business by promoting employee wellness and improving morale while lowering health care costs and decreasing absenteeism and work-related accidents—ultimately saving company resources. Now you can grow your business with

the group disability solution your clients are looking for. Help them attract quality employees and still meet their budgetary goals with American General.

### **One Place That Makes Selling Easier**

When everything you need is in one place, your life is just easier. That's why our group disability products are supported by a state-of-the-art, in-house claims center, providing personalized support every step of the way. We also ease the burden by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management and operating a co-located call center for all claims-related customer service. Now your clients can save time and work more efficiently.

**American General**  
Life Companies

# It's all here



## Ready for Anything

Finding out she had cancer was a shock, but Diane was prepared for the temporary loss of income because she had group disability insurance. So while out on STD, Diane didn't have to worry about how she would pay her bills. Additionally, her claims manager remained in constant communication, making the transition to LTD easy. And working together with the claims manager and her employer, Diane was able to create a part-time schedule that accommodated her chemotherapy. She utilized an EAP to find less expensive child care. Just as important, with American General, Diane found the entire claims process to be easier, more efficient and a lot less stressful. So every step of the way, Diane felt fully covered. Her employer was satisfied too, knowing that through her timely part-time return to work, they were increasing productivity while reducing costs due to absenteeism.

*For illustration purposes only.*

## Everybody Benefits

When it comes to attracting and retaining employees, benefits play a major role. Employee benefit solutions from American General offers a one-stop source for the employee benefits package that meets the needs of employers and employees alike. Now your clients can offer employees attractive benefits that keep costs under control and limit the amount of paperwork involved. With American General, you'll find solutions to help build a strong benefits plan as well as the support to take care of business quickly and easily. It's all here, from group life and AD&D, disability, dental and vision, to individual and group worksite solutions. We offer the kind of versatility and dependability that will make you indispensable to your clients.

To learn how we can help you grow your business and serve your clients, contact your Agent, Broker or Benefit Solutions Representative. Or visit [www.americangeneral.com/disability](http://www.americangeneral.com/disability).

<sup>1</sup>FMLA Administration program available with the purchase of an insured disability or life product—not available standalone.

<sup>2</sup>Employee Assistance Program (EAP) and Work/Life services are provided by Harris, Rothenberg International, Inc. (HRI). These services are not insurance and are not provided by American General.

Policies issued by:

### **American General Life Insurance Company of Delaware**

Wilmington, Delaware

Policy Form Number G-DIS-41000

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

New York, New York

Policy Form Number G-DIS-31000

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

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The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City 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.

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