



## Accident and Health Products

AG Accident Choice Plus<sup>®</sup>

Accident Expense Plus<sup>®</sup>

EmergencyCare Plus<sup>®</sup>

CriticalCare Plus<sup>®</sup>

AG AccidentCare Direct Plus<sup>®</sup>



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More than 6 in 10 people with problems paying medical bills were covered by health insurance.<sup>1</sup>

There were 133 million emergency room visits in 2013.<sup>3</sup>

Choose from a portfolio of insurance products designed to help protect you and your family.

If a life-changing event such as a serious illness or injury were to occur, you could need additional protection to help ensure that your financial future would be secure.

As the costs of medical care continue to climb, employers are providing fewer and fewer benefits, leaving a potentially serious gap in your healthcare coverage.

Take control of your health insurance plan by supplementing with affordable coverage offered by American General Life Insurance Company.



## AG Accident Choice Plus®

Supplemental Accidental Injury Insurance

### Base Policy Features

- Helps cover deductibles, co-pays and other accidental injury expenses not covered by major medical insurance
- Reimburses policyholders for covered medical expenses regardless of other insurance
- Issue ages 0 to 64 for individual plan
- Family plans available
- Guaranteed issue for accident coverage
- Guaranteed renewable to age 65
- Covered expenses are paid in addition to those received from other health insurance policies
- Flexible policy options include deductible amounts (\$100, \$300, \$500) and calendar year benefit maximums in increments of \$5000, up to \$25,000

### Rider Options<sup>2</sup>

- Simplified Issue for Critical Illness (CI) Rider and Accident Disability Income (ADI) Rider
  - CI Rider pays lump sum (\$5,000-\$50,000 in \$5,000 increments) if policyholder is diagnosed with invasive cancer, heart attack or stroke
  - ADI Rider provides protection against loss of policyholder's income (must be 18 and actively working) if disabled in an accident and can no longer work
  - ADI Rider pays flat benefit of \$500 per month/unit (max units are 5) payable for up to 6 months
- Guaranteed issue for Accidental Death & Dismemberment (AD&D) Rider
  - AD&D Rider pays one-time lump sum of up to \$50,000 for primary (per unit); \$25,000 for spouse (per unit), and \$12,500 for children (per unit). Units purchased for spouse and/or children must be same as primary insured's units (max of 5 units)

### Availability

AG Accident Choice Plus and Accident Expense Plus are not available for sale in the same states. Please refer to [americangeneral.com/accident](http://americangeneral.com/accident) for an up-to-date listing of product availability.

## Accident Expense Plus®

Supplemental Accidental Injury Insurance

### Base Policy Features

- Helps cover deductibles, co-pays and other accidental injury expenses not covered by major medical insurance
- Reimburses policyholders for covered medical expenses regardless of other insurance
- Issue ages 0 to 64 for individual plan
- Family plans available
- Guaranteed issue for accident coverage
- Guaranteed renewable to age 65
- Covered expenses are paid in addition to those received from other health insurance policies
- Flexible policy options include deductible amounts ranging from \$0 to \$500, and calendar year benefit maximums in increments of \$1,000, up to \$15,000

### Rider Options<sup>2</sup>

- Simplified issue Critical Illness Rider
  - Provides lump sum payouts if policyholder is diagnosed with invasive cancer, heart attack or stroke
  - The available lump sum benefits for the Critical Illness Rider are \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 (policies issued in DE, IA, KS, OK, SC, TX, VT and WV only have the \$25,000 benefit)

### Availability

Accident Expense Plus and AG Accident Choice Plus are not available for sale in the same states. Please refer to [americangeneral.com/accident](http://americangeneral.com/accident) for an up-to-date listing of product availability.

76% of Americans are living paycheck to paycheck, with little to no emergency savings.<sup>4</sup>

The average annual out-of-pocket medical cost for a heart attack is \$14,234, and for a stroke is \$17,680.<sup>5</sup>

Unintentional injury deaths rank 4th in all causes of death in United States.<sup>9</sup>

## EmergencyCare Plus®

Supplemental Emergency Injury Expense Insurance

### Base Policy Features

- For emergency care due to accidental injuries not covered by health insurance, pays funds via a schedule of benefits
- Pays all benefits directly to policyholder (unless payment is assigned to a healthcare provider), regardless of what is covered by traditional health plans
- Issue ages 18 to 64
- Underwriting based on application questions only
- Guaranteed renewable to age 75
- Convenient package plans containing the most popular benefit combinations; other options available

### Rider Options<sup>2</sup>

- Accidental Death and Dismemberment Rider provides a death benefit if death occurs within 90 days of a covered accidental injury\*
- Hospital Cash Rider
- Accident-Only Disability Income Benefit Rider — choose 24-hour or off the job only coverage\*

## CriticalCare Plus®

Supplemental Critical Illness Insurance

### Base Policy Features<sup>6</sup>

- Pays tax-free (based on current federal income tax laws) single-payment benefit of up to \$500,000 directly to the policyholder, regardless of coverage by other sources
- Covers broad range of conditions most likely to cause major lifestyle changes, including cancer, heart attack, stroke and kidney failure
- Provides up to \$50 per year for a wide variety of medical tests
- Spouse and child(ren) coverage available
- Non-medical underwriting up to \$100,000; full underwriting over \$100,000
- Includes the Loss of Independent Living Benefit, which references the inability to perform at least 2 of 6 Activities of Daily Living: bathing, dressing, toileting, transferring, continence and eating
- The only critical illness plan with term options: 10-year, 15-year, 20-year, 30-year and lifetime plans available
- Returns premiums paid from the original effective date less any benefits to the policy owner upon death<sup>7</sup>

### Rider Options<sup>2</sup>

- Occupational HIV Rider for medical professionals
- Benefit Extension Rider provides coverage for additional diagnoses of a critical illness and delivers benefits beyond base policy for:
  - a critical illness that is different from all previously diagnosed critical illnesses; or
  - a critical illness that is the same as a previously diagnosed critical illness; rider can provide benefits upon a second or third diagnosis<sup>8</sup>
- The Accidental Death and Dismemberment Rider pays an additional lump-sum cash benefit in the event of an accidental dismemberment or loss of life

## AG AccidentCare Direct Plus®

Accidental Death and Dismemberment Insurance

### Base Policy Features

- Up to \$500,000 of accidental death, dismemberment and paralysis benefits paid out in a lump sum
- No application to complete or medical tests to take
- Guaranteed acceptance regardless of health or occupation between the ages of 18 and 80
- Coverage available for spouse and children
- Policy is guaranteed renewable for life
- Benefits are guaranteed to remain the same until age 70 or 5 years after policy effective date, whichever provides the longest period of coverage. After that period, benefits are reduced by 50%. Max face amount from age 70 to 80 is \$250,000
- The Common Carrier Benefit pays triple if you are injured while riding as a fare-paying passenger in a taxi, school bus, streetcar, bus, train, ship, ferry or airplane. This includes injuries resulting in an accidental death, dismemberment, or paralysis

\*Rider not included in any of the EmergencyCare plus benefit combination packages



- <sup>1</sup> The Kaiser Family Foundation, The Burden of Medical Debt: Results from the Kaiser Family Foundation/NY Times Medical Bills Survey - January 2016
- <sup>2</sup> Riders not available in all states. Please review the policy and outline of coverage for your state. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.
- <sup>3</sup> 2013 Fast Facts on US Hospitals, Health Forum, an affiliate of the American Hospital Association, [http://www.aha.org/research/policy/infographics/EveryDay\\_AHA.shtml](http://www.aha.org/research/policy/infographics/EveryDay_AHA.shtml)
- <sup>4</sup> Bankrate.com 2013 study <http://money.cnn.com/2013/06/24/pf/emergency-savings/>
- <sup>5</sup> Well-placed fears: workers' perceptions of critical illness, What every employer needs to know, Sun Life Financial, 2013
- <sup>6</sup> Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy
- <sup>7</sup> The return of premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined.
- <sup>8</sup> The Benefit Extension Rider does not provide coverage for every illness covered by the base policy. The Benefit Extension Rider is only available on plans with cancer coverage included.
- <sup>9</sup> CDC/National Center for Health Statistics: [www.cdc.gov/nchs/fastats/accidental-injury](http://www.cdc.gov/nchs/fastats/accidental-injury) updated July 14, 2014

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 12100, 11120, 07120, 05130, and 04120; Rider Form Numbers 11123, 11124, 11125, 11126, 11127, 05137, 05138, 05139, 04022, 04023, and 04025. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Policies and riders not available in all states and product features may vary by state. 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.

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