

Coverage for  
when you  
need it  
most...



ACCIDENTAL INJURY  
INSURANCE

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**Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

A family of four is camping by a lake. A woman in a red shirt sits on the grass to the left of a tent. A man in a blue shirt sits on the grass to the right of the tent. Two children are sitting inside the tent. The tent is set up on a grassy bank next to a red canoe. The lake is calm and reflects the sky. In the background, there are dense evergreen trees and a range of rugged, rocky mountains under a clear blue sky with a few wispy clouds.

## POLICY HIGHLIGHTS

### Issue Ages

- 18 to 64
- Guaranteed renewable to age 75

### Markets

- Individual
- Worksite (voluntary payroll deduction, minimum of 10 applications)

### Coverage Options

- Individual
- Individual and Spouse
- Individual & Child(ren)
- Family

### Coverage Options: Base Benefits

- 24-hour coverage

### Simplified Underwriting

- Accept or reject
- Based upon application questions only
- No attending physician statement, parameds or exams

### Riders

- Accident-only Disability Income Benefit Rider (primary insured only)
- Hospital Cash Rider
- Accidental Death and Dismemberment Rider



Did you know that in 2007, 34.3 million people— about 1 out of 9 — sought medical attention for an injury?<sup>1</sup>

## About EmergencyCare Plus Insurance

Even with all the precautions your clients take to keep themselves and their families safe, accidents sometimes happen and can create unexpected financial burdens and inconvenience to daily life activities. EmergencyCare Plus insurance from American General Life Insurance Company (American General Life) provides benefits for a wide range of accident-related costs with 24-hour coverage. The policy also covers many expenses not usually addressed by traditional health plans, such as

the transportation and lodging costs of treatment at a non-local facility. EmergencyCare Plus insurance is the perfect complement to your clients' existing coverage and benefits are paid directly to them (regardless of coverage by your clients' other sources) to address their individual needs, such as:

- Child and adult sports injuries
- Emergency medical treatment
- Follow-up treatment
- Surgery
- Accidental death
- Transportation for treatment in another city

## More Statistics

- About 35% of the disabling injuries suffered by Americans in 2007 occurred off the job — and therefore were not covered by workers' compensation<sup>1</sup>
- Disabling injuries in the United States occur at a rate of about 2,934 an hour<sup>1</sup>

<sup>1</sup> National Safety Council, *Injury Facts*, 2009

Benefit payments listed represent one unit of coverage.

Accidental Death	\$25,000 primary \$5,000 spouse \$1,000 child(ren)
Dismemberment	Up to \$15,000 primary (Vermont \$25,000) Up to \$7,500 spouse (Vermont \$5,000) Up to \$2,500 child(ren) (Vermont \$5,000)
Emergency Treatment	\$50
Accident Follow-up	\$15 per treatment, 3 treatments per accident
Ambulance	\$75 via ground \$500 via air
Burns	\$2,500 for burns to 30% or more of the body \$1,000 for burns to 20–29% of the body \$500 for burns to 10–19% of the body
Dislocation	Up to \$1,700 for open reduction Up to \$450 for closed reduction
Family Lodging	\$50 per day, 30 days maximum
Fracture	Up to \$2,000 for open/compound fracture Up to \$1,000 for closed fracture
Lacerations	\$50
Diagnostic Exams	\$75
Paralysis	\$2,500 quadriplegia \$1,500 hemiplegia \$1,000 paraplegia
Physical Therapy	\$10 per treatment, maximum of 10 treatments
Prosthesis	\$250
Surgery	Up to \$400
Transportation	\$150 round trip

## Qualifying Events and Covered Conditions

### (Base Plan)

- Accidental death
- Dismemberment
- Emergency treatment
- Accident follow-up
- Ambulance
- Burns
- Dislocation
- Family lodging
- Fracture
- Lacerations
- Diagnostic exams
- Paralysis
- Physical therapy
- Prosthesis
- Surgery
- Transportation

## Optional Policy Riders

### Accident-only Disability Income Benefit Rider

The optional Accident-Only Disability Income Benefit Rider may provide the insured with a flat monthly benefit if the insured is unable to work due to injuries sustained in a covered accident.

- This rider is only available for the primary insured
- The insured must actively work at least 30 hours a week to qualify for purchase of this rider
- The rider will pay up to 60% of earnings at the time of disability
- This benefit is not payable for disabilities due to sickness
- Coverage is either “off-the-job” or “24-hour” (includes on-the-job and off-the-job accidents)
- This coverage does not coordinate with other disability insurance, workers’ compensation or Social Security benefits
- This disability income rider will be an optional coverage on all levels of accident base coverage

In the event of an accident, where the employee becomes totally disabled and unable to work (standard definition), the benefit will pay \$100 per month per unit. The minimum number of units is four, and the maximum number of units is ten. The maximum number of months for which the benefits covered by this rider are payable is either six or twelve months. The elimination period is seven days. This rider includes a premium waiver on the entire premium for the base policy. However, if this rider terminates, the premium waiver will also terminate.

- The premiums for this rider will be level for the life of the rider
- This rider will be available up to age 70
- The modal factors are the same as on the EmergencyCare Plus insurance product
- The grace period for this rider is 31 days, and the free look provision extends for 10 days
- There is no age banding associated with this rider
- Coverage is available for the primary insured only, but can be added to any of the four base coverage tiers—Individual; Individual and Spouse; Parent and Child(ren); Family
- A premium will be calculated for an adult, used only for the primary insured. The premium will be based on occupation class, which will be determined at the employee level. Occupation Class 1 will receive preferred rates, and Occupation Class 2 will receive standard rates. See separate Occupation Class listing for more information on page 11.

## Optional Policy Riders (continued)

### Hospital Cash Rider

The optional Hospital Cash Rider pays benefits for the primary insured for hospital admission, hospital confinement, intensive care and rehabilitation resulting from a covered accident. The maximum number of units is five. Each benefit has limits on the number of days of payment per year and lifetime. This is an indemnity benefit. If the rider is selected, all dependents covered by the base plan will be covered by the Hospital Cash Rider. See rider premiums in the “Premiums” section for more information.

#### Hospital Cash Rider — Benefit Payments

This rider will pay the following benefits per unit of coverage.

Care Category	Benefit Amount Per Unit of Coverage
1. Hospital Admission Benefit	\$350 per admission
2. Hospital Confinement Benefit	\$75 per day
3. Intensive Care Unit Benefit	\$75 per day
4. Rehabilitation Unit Benefit	\$20 per day

#### Hospital Cash Rider — Benefits Descriptions

##### 1. Hospital Admission Benefit

The company will pay the applicable principal sum upon the insured's admission to a hospital as the result of injuries sustained in a covered accident. This benefit is payable as a lump sum and is in addition to the Hospital Confinement Benefit. The confinement must begin within 72 hours after the accident. This benefit is payable only once per year.

##### 2. Hospital Confinement Benefit

The company will pay the applicable principal sum if the insured is confined to a hospital for at least 24 hours as the result of injuries sustained in a covered accident. The confinement in the hospital must begin within 72 hours after the accident. This benefit is limited to 30 consecutive days of hospital confinement per injury for each insured person. The lifetime limit for this benefit is 365 days for each insured person.

##### 3. Intensive Care Unit Benefit

The company will pay the applicable principal sum if the insured is confined to an intensive care unit of a hospital as the result of injuries sustained in a covered accident and is only payable on the same days the Hospital Confinement Benefit is payable. This benefit is limited to 15 days of intensive care unit confinement per injury for each insured person.

## Optional Policy Riders (continued)

### 4. Rehabilitation Unit Benefit

The company will pay the applicable principal sum if an insured is confined to a hospital and receiving benefits under the policy for injuries sustained in a covered accident and is transferred to a rehabilitation unit of the hospital. This benefit is limited to 30 days of rehabilitation unit confinement per injury, up to a maximum of 60 days per year, for each insured person.

Note: The company will not pay the Hospital Confinement Benefit and the Rehabilitation Unit Benefit on the same day. Instead, the company will pay only the higher eligible benefit.

### Accidental Death and Dismemberment Rider

The Accidental Death and Dismemberment Rider gives the insured the option to purchase additional levels of accidental death coverage. Benefits can be purchased in units of \$25,000 each; there can be a total of six additional units purchased (if four base units and six rider units are purchased, the total maximum accidental death and dismemberment benefit available for the policy is \$250,000).

#### Accidental Death Benefit Payments

This rider will pay the following benefits per unit of coverage.

Accidental Death Benefit for	Benefit Amount Per Unit of Coverage
Insured	\$25,000
Insured Spouse	12,500
Insured Child	2,500

#### Dismemberment Benefit Payments per Unit

For the Loss of:	Insured	Insured Spouse	Insured Child
Both Eyes	\$25,000	\$12,500	\$2,500
Both Hands or Arms	25,000	12,500	2,500
Both Feet or Legs	25,000	12,500	2,500
One Hand or Arm and One Foot or Leg	25,000	12,500	2,500
One Eye	12,500	6,250	1,250
One Hand or Arm	12,500	6,250	1,250
One Foot or Leg	12,500	6,250	1,250
One or More Entire Toes	1,500	750	150
One or More Entire Fingers	1,500	750	150

## Conversion Privileges

The company will issue a separate accident policy to an insured child or insured spouse as long as written application with payment of the first premium is received within 31 days following termination of the original policy. The conversion privilege will be extended to the spouse upon the death of the primary insured or the dissolution of marriage by legal divorce decree and prior to the policy anniversary on or following the insured spouse's 64th birthday or the conversion privilege will be extended to the insured child within 31 days following the termination of his or her coverage under the policy.

The new policy will be issued:

- without evidence of insurability;
- on a policy form currently being issued by American General Life in the insured's state of residence, provided that accident coverage can be issued or is still being issued in that state;
- with the same exclusion and pre-existing condition limitation applicable to such insured person, if any, included in the policy;
- with a current date of issue;
- at the premium rate and class in effect for the insured person's attained age and sex on the date of application for the new policy;
- with the same benefits payable, if any, reduced by any benefits previously paid for the same injuries stated by the policy; and
- with the same incontestable and "time limit on certain defenses" provisions commencing on the effective date of the insured person's coverage provided by the policy

Conversion Underwriting Requirements: New policies will be issued without underwriting.

## Renewability

Guaranteed renewable on each policy anniversary until the age limitations specified below.

**Primary Insured:** Coverage will terminate at the policy anniversary on or next following the insured's 75th birthday

**Spouse:** Coverage will terminate at the policy anniversary on or next following spouse's 75th birthday

**Children:** Coverage will terminate at the policy anniversary on or next following the insured child's 18th birthday or the insured child's 25th birthday if the child is a full-time student in either secondary school or an institution of higher learning beyond secondary school. Coverage will also be terminated for the children's coverage when the base insured and the spouse reach their age limitations. The children will have the option of converting their policy to a currently issued individual policy without underwriting.

## Exclusions

No benefits are payable for or on account of:

- Covered services provided that are not related to a covered accident
- Any accident or any loss caused in whole or in part by, or resulting in whole or in part from, the following:
  - the insured person's suicide or attempt at suicide, or intentional self-inflicted injury or sickness, or any attempt at intentional self-inflicted injury or sickness while sane or insane
  - the insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic; other drug; or intoxicant including those taken as prescribed by a physician
  - the insured person's commission of or attempt to commit an assault or felony
  - the insured person's engaging in an illegal activity or occupation
  - the insured person's voluntary participation in any riot or civil insurrection
  - declared or undeclared war, or any act of declared or undeclared war
  - the insured person's operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven
  - the insured person's engaging in hang gliding, sailgliding, bungee jumping, parachuting, parasailing or parakiting or any similar activity
  - the insured person's riding in or driving any motor driven vehicle in a race, stunt show or speed test
  - the insured person's practicing for or participating in any semiprofessional or professional competitive athletic contest for which such insured person receives any compensation or remuneration
  - the insured person's operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred
  - any illness, loss or condition specifically excluded from the definition of any accident

## Benefit Payment Conditions

The company will pay the benefits listed below for covered occupational and non-occupational injuries, subject to the conditions and amounts stated in the policy.

The payment of benefits for an accident stated in the policy schedule is subject to the following conditions:

- The accident occurs while the coverage on an insured person is effective under the policy
- The accident is treated within the United States
- The benefit payment is not precluded by any general or specific exclusion, description, or any failure to meet any condition precedent stated in the policy

The company reserves the right to request that a physician of the company's choice review any diagnosis in the event of a dispute or disagreement regarding the appropriateness or correctness of a diagnosis. The company also reserves the right to require that an insured person submit to an examination to confirm a disputed injury. The company reserves the right to request that an independent and acknowledged expert in the applicable field of medicine review the evidence used in making any disputed diagnosis. The company will pay for any such requested examination or review.

## Underwriting

The underwriting basis for the EmergencyCare Plus base policy will be simplified issue based on five knock-out questions and will require an accident application only. There will not be a medical information bureau (MIB) check.

### Underwriting Rules for Accident-only Disability Income Benefit Rider

#### Occupational Classifications

The following occupational class descriptions and examples provide a guideline for determining Disability Income Rider rate classes. Examples are not meant to serve as an all inclusive list of occupations.

##### Class 1. Professional and White Collar Occupations

Professionals would include individuals in very responsible positions and typically holding advanced degrees and professional designations or be an officer of a large corporation. *Examples: architects, engineers, CPAs and corporate officers.*

White Collar would include individuals who are generally salaried employees, possess special technical skills, are well educated and frequently have managerial responsibilities. Their positions do not expose them to on-the-job risks of physical injury or environmental hazards.

*Examples: lawyers, physicians, dentists, pharmacists, teachers, administrators, research analysts.*

##### Class 2. Gray and Blue Collar Occupations

Gray Collar would include positions that may be either salaried or hourly paid; they will generally be recognized as skilled workers some of whom will have supervisory duties. Typically a college degree is not required and the skills are usually learned on the job.

*Examples: office clerical, technicians, receptionists, registered nurses and physical therapists.*

Blue Collar would include jobs that are usually paid on an hourly basis; many require relatively limited skills and modest formal education. In many cases the physical demands are high and the tasks frequently require manual labor. It is not uncommon for there to be some exposure to accidental injury and/or adverse working conditions.

*Examples: construction trades, mechanics, machine operators, assemblers, LPNs, nurse aides.*

##### Unacceptable Risks

These jobs are usually characterized by six categories of exposure:

1. There is a high risk of accidental injury. *Examples: logging, subsurface mining, construction, law enforcement, firefighting, explosives, military service.*
2. The work may be very physically demanding. *Examples: farm laborers, household movers, professional athletes.*
3. There is a very high degree of mental stress. *Examples: air traffic controllers.*
4. There may be exposure to an adverse and/or dangerous working environment. *Examples: hazardous materials handlers; high elevations; exposure to heat, cold or airborne particulate matter.*
5. The jobs demand that a very high standard of physical fitness be maintained. *Examples: pilots, common carriers, police, firefighters, professional athletes.*
6. The skills required are such that a minor injury or impairment may be disabling. *Examples: entertainers, musicians, professional athletes.*

## Family Coverage

### Insured Spouse

If the words “Insured Spouse” are not shown as an “Insured Person” in the policy data, this provision does not apply and the company will pay no benefits for a spouse.

Coverage on an insured spouse will terminate on the policy anniversary on or following the insured spouse’s 75th birthday. The termination of coverage on the insured spouse will not reduce our liability for any claim originating prior to the termination of such coverage.

If the policy is in force and the insured dies, the insured spouse may continue the policy by payment of the required premiums when they are due. The following conditions will apply:

- the insured spouse will become the insured under the policy; and
- the premiums will be based on the insured spouse’s age on the date of issue of the policy.

If the policy is in force and the insured spouse dies, the company will reduce the premium.

If the policy is in force and the insured’s marriage to the insured spouse is terminated by a divorce decree, the insured spouse may obtain a separate accident policy, subject to the conversion privilege provision described on page 9. Coverage provided on any insured person by the policy cannot be continued if the insured person is subsequently covered by a separate accident policy issued by the company. Coverage on any insured person provided by the policy ceases when coverage on such insured person becomes effective under a separate accident policy issued by the company.

### Insured Children

If the words “Insured Child” are not shown as an “Insured Person” in the policy data, this provision does not apply and the company will pay no benefits for the insured’s child.

An “Insured Child” under the policy means the insured’s biological or legally adopted child who is unmarried and dependent on the insured, and is:

- named in the application and is less than 19 years of age on the date of application;
- born after the effective date of the policy, and the insured is named as parent on the child’s birth certificate; or
- legally adopted by the insured after the effective date of the policy and before the child’s 19th birthday.

## **Family Coverage** (continued)

Coverage on any insured child will terminate on the earlier of:

- the date on which the policy lapses or terminates for the failure to meet a condition precedent required in the policy;
- the premium due date following the insured child's 19th birthday unless:
  - the insured child remains dependent on the insured; and
  - the insured child is either enrolled as a full-time student in high school or in an institution of higher learning beyond high school, or has been so enrolled for at least five months of each year since his or her 19th birthday, or is eligible to enroll in such an institution but is prevented from enrolling due to illness or injury;
  - the premium due date after the insured child's 25th birthday if coverage on an insured person is continued past the insured child's 19th birthday under this provision; or
  - the date of issue of a separate policy, which is issued to the insured spouse and provides coverage on the insured child

The termination of an insured child's coverage will not reduce the company's liability for any claim originating prior to the termination. If the policy is in force when an insured child's coverage terminates, such insured child may obtain a separate accident policy, subject to the conversion privilege provision described on page 9.

The coverage provided on an insured child by the policy may be continued, so long as the insured child is:

- legally incapable of self-sustained employment due to mental or physical incapacity; or
- dependent upon the insured for support and maintenance.

The insured must submit satisfactory proof of incapacity or dependency to the company within 31 days of the date on which the coverage on the insured child would terminate if he or she were not incapacitated or dependent, and subsequently as the company may require, but not more frequently than annually after the two-year period following the date of coverage on the insured child would otherwise have terminated. The company may charge an additional premium for continuing the coverage on any insured child. The company will determine the premium on the basis of the age, sex, and premium rate and class in effect for the insured child on the date of proof of incapacity or dependency is provided.

**Note:** The premium will be recalculated to reflect the current covered insureds at their original issue age. An individual and child(ren) policy can be changed to individual policies on all covered children without evidence of insurability at their current attained age. The accident policy available to children will be the current actively marketed accident policy being sold by American General Life at the time of conversion.

## Premiums

Premium rates current as of February 2010; rates may vary by state.

### EmergencyCare Plus Insurance (Base Policy)

Annual premium per unit; 1 to 4 units available

Coverage Tier	Nationwide	Florida	New Hampshire	Minnesota
Individual	\$74.16	\$80.75	\$72.11	\$75.36
Individual & Spouse	106.52	114.31	103.45	107.32
Parent & Children	112.16	122.11	108.99	113.56
Family	151.51	163.33	147.25	152.51

### Accidental Death and Dismemberment Rider

Annual premium per unit; 1 to 6 units available

Coverage Tier	Nationwide	Florida	New Hampshire
Individual	\$21.25	\$24.25	\$24.23
Individual & Spouse	31.88	36.38	36.38
Parent & Children	23.88	26.68	26.35
Family	34.00	38.80	38.80

If this rider is selected, all dependents covered by the base policy will be covered by the rider.

### Hospital Cash Rider

Annual premium per unit; 1 to 5 units available

Coverage Tier	Nationwide	Florida
Individual	\$16.76	\$18.25
Individual & Spouse	29.42	33.45
Parent & Children	31.25	34.02
Family	42.96	48.19

If this rider is selected, all dependents covered by the base policy will be covered by the rider.

## Premiums (continued)

### Accident-only Disability Income Benefit Rider

Annual premium per unit; 4 to 10 units available (7-day elimination period; off-the-job coverage is not available in Pennsylvania)

Benefit Period	6 Months		12 Months	
	1	2	1	2
Occupation Class	1	2	1	2
Elimination Period	7 days	7 days	7 days	7 days
Nationwide Off-the-Job Coverage	\$6.85	\$11.60	\$8.95	\$14.20
Nationwide 24-Hour Coverage	16.85	33.70	21.60	41.60
Florida Off-the-Job Coverage	7.81	13.22	10.20	16.19
Florida 24-Hour Coverage	19.21	38.42	24.62	47.42
New Hampshire Off-the-Job Coverage	7.80	13.20	10.20	16.20
New Hampshire 24-Hour Coverage	19.20	38.40	24.60	47.40

#### Modal Factors:

A = Annual  
 S = Semiannual  
 Q = Quarterly  
 ABD = Monthly Automatic Bank Draft  
 PD = Monthly Payroll Deduction

#### Modal Formulas:

The formulas for computing modal factors are given below.

**Nationwide** (all approved states except Florida):

$S = A \times 0.52 + 0.40$   
 $Q = A \times 0.265 + 0.40$   
 $ABD = A \times 0.095 + 0.40$   
 $PD = A \times 0.095 + 0.40$

**Florida only:**

$S = A \times 0.50 + 0.40$   
 $Q = A \times 0.25 + 0.40$   
 $ABD = A \times 0.0833 + 0.40$   
 $PD = A \times 0.0833 + 0.40$

**Policy fees:** \$0.40 per premium collected except on an annual basis. The policy fee is not applied to the annual mode.

#### Policy Fee Breakdown:

**Annual payments:** No policy fee

**Semiannual payments:**  
 2 payments x \$0.40 = \$0.80 in policy fees collected annually

**Quarterly payments:**  
 4 payments x \$0.40 = \$1.60 in policy fees collected annually

**Monthly payments:**  
 12 payments x \$0.40 = \$4.80 in policy fees collected annually

**Premium structure:** The premium will be calculated for each of the coverage tiers. There will not be a separate premium for the primary insured, spouse and children.

**Coverage tiers:** Individual (employee), Individual and Spouse, Individual and Child(ren), and Family

## Premiums (continued)

### EmergencyCare Plus Insurance Package Plan Rates

For your convenience we have created the Gold, Silver and Bronze package plans that contain the most popular combination of benefits.

<b>ANNUAL PACKAGE RATES</b> Includes Base Policy and Hospital Cash Rider				
	National	Florida	New Hampshire	Minnesota
<b>Gold Plan = 3 Units Base Policy, 5 Units Hospital Cash Rider</b>				
Individual	\$306.28	\$333.50	\$300.13	\$309.88
Individual & Spouse	466.66	510.18	457.45	469.06
Parent & Child	492.73	536.43	483.22	496.93
Family	669.33	730.94	656.55	672.33
<b>Silver Plan = 2 Units Base Policy, 5 Units Hospital Cash Rider</b>				
Individual	\$232.12	\$252.75	\$228.02	\$234.52
Individual & Spouse	360.14	395.87	354.00	361.74
Parent & Child	380.57	414.32	374.23	383.37
Family	517.82	567.61	509.30	519.82
<b>Bronze Plan = 1 Unit Base Policy, 5 Units Hospital Cash Rider</b>				
Individual	\$157.96	\$172.00	\$155.91	\$159.16
Individual & Spouse	253.62	281.56	250.55	254.42
Parent & Child	268.41	292.21	265.24	269.81
Family	366.31	404.28	362.05	367.31

<b>OPTIONAL ACCIDENT-ONLY DISABILITY INCOME BENEFIT RIDER</b> (7-Day elimination, off-the-job coverage is not available in Pennsylvania)						
	National		Florida		New Hampshire	
	Off-the-Job	24-Hour	Off-the-Job	24-Hour	Off-the-Job	24-Hour
<b>\$600 per Month Benefit</b>						
6 Months - Class 1	\$41.10	\$101.10	\$46.86	\$115.26	\$46.80	\$115.20
- Class 2	69.60	202.20	79.32	230.52	79.20	230.40
12 Months - Class 1	53.70	129.60	61.20	147.72	61.20	147.60
- Class 2	85.20	249.60	97.14	284.52	97.20	284.40
<b>\$1000 per Month Benefit</b>						
6 Months - Class 1	68.50	168.50	78.10	192.10	78.00	192.00
- Class 2	116.00	337.00	132.20	384.20	132.00	384.00
12 Months - Class 1	89.50	216.00	102.00	246.20	102.00	246.00
- Class 2	142.00	416.00	161.90	474.20	162.00	474.00

## Premiums (continued)

### EmergencyCare Plus Insurance Package Plan Benefits

Benefit	Gold Plan	Silver Plan	Bronze Plan
Accidental Death	Primary: \$75,000 Spouse: \$15,000 Child(ren): \$3,000	Primary: \$50,000 Spouse: \$10,000 Child(ren): \$2,000	Primary: \$25,000 Spouse: \$5,000 Child(ren): \$1,000
Dismemberment	Primary: up to \$45,000 Spouse: up to \$22,500 Child(ren): up to \$7,500	Primary: up to \$30,000 Spouse: up to \$15,000 Child(ren): up to \$5,000	Primary: up to \$15,000 Spouse: up to \$7,500 Child(ren): up to \$2,500
Emergency Treatment	\$150	\$100	\$50
Accident Follow-Up	\$45 per treatment 3 per accident	\$30 per treatment 3 per accident	\$15 per treatment 3 per accident
Ambulance	Ground: \$225, Air: \$1,500	Ground: \$150, Air: \$1,000	Ground: \$75, Air: \$500
Burns (30% or more of the body)	Up to \$7,500	Up to \$5,000	Up to \$2,500
Dislocation Open Reduction: Closed Reduction:	Up to \$5,100 Up to \$1,350	Up to \$3,400 Up to \$900	Up to \$1,700 Up to \$450
Family Lodging	\$150 per day (30 days max)	\$100 per day (30 days max)	\$50 per day (30 days max)
Fracture Open/Compound: Closed:	Up to \$6,000 Up to \$3,000	Up to \$4,000 Up to \$2,000	Up to \$2,000 Up to \$1,000
Lacerations	\$150	\$100	\$50
Diagnostic Exams	\$225	\$150	\$75
Paralysis	Quadriplegia: \$7,500 Hemiplegia: \$4,500 Paraplegia: \$3,000	Quadriplegia: \$5,000 Hemiplegia: \$3,000 Paraplegia: \$2,000	Quadriplegia: \$2,500 Hemiplegia: \$1,500 Paraplegia: \$1,000
Physical Therapy	\$30 per treatment (10 max)	\$20 per treatment (10 max)	\$10 per treatment (10 max)
Prosthesis	\$750	\$500	\$250
Surgery	Up to \$1,200	Up to \$800	Up to \$400
Transportation	\$450 round trip	\$300 round trip	\$150 round trip

Hospital Cash Benefit = 5 units	
Hospital Admission	\$1,750 per admission
Hospital Confinement	\$375 per day 30 days per confinement, 365 days lifetime limit
Intensive Care Unit	\$375 per day 15 days per injury
Rehabilitation Unit	\$100 per day 30 days per injury, up to 60 days per year

## Application Process

### Where to Find Forms

American General Life hosts forms in an application called Forms Depot accessed via our producer Website eStation (<http://eStation.aglife.com>). If you have questions or cannot find what you need, call 1-877-399-7747 for assistance.

### EmergencyCare Plus Forms

In an effort simplify the application process, we have created Application Packs by state in Forms Depot that contain all the forms you need to submit for most cases. The forms included in the application pack are listed below.

#### Applications Packs

- **EmergencyCare Plus Application** (varies by state)
- **EmergencyCare Plus Outline of Coverage** (varies by state)
- **Supplemental Application**—Included in the Application Pack for Colorado and South Carolina only.
- **Non-Occupational Endorsement**—To be used if coverage is restricted to accidents that occur outside of the policyholder's regular occupation. This typically occurs when the policyholder engages in a high-risk occupation such as law enforcement or firefighting.
- **Privacy Notice**—Agent must provide to applicant for informational purposes. The Privacy Notice is used with all American General Life Accident and Health products.
- **Electronic Funds Transfer**—If your client will use EFT to pay initial premium and future payments, you must complete and submit this form with the client's cancelled check.

#### Other Forms and When to Use

- **Policy Delivery Receipt**—This form is required in Louisiana, Pennsylvania, South Dakota, and West Virginia. We recommend completing this form for all other states.
- **Credit Card Authorization**—If your client would like to make the initial premium payment with a credit card, you will need to complete this form.

## Completing the application for package plans:

If your client chooses the Gold, Silver or Bronze plan, you will need to indicate that choice in section 12 of the Application for Accident Insurance by writing in – Gold, Silver or Bronze after the word “units”. Then select Primary Insured, Primary Insured & Spouse, or Primary Insured & Children. There is no need to select the Hospital Cash Rider as the maximum benefit is included in the Gold, Silver and Bronze package. Also remember that the base policy of the Gold, Silver and Bronze plans include Accidental Death and Dismemberment (AD&D) benefits (Gold - 3 units, Silver – 2 units, Bronze – 1 unit). Therefore, select the AD&D Rider ONLY if your client wants more units of AD&D than what is included in the base Gold, Silver or Bronze plan.

<p>12. Plan <input checked="" type="checkbox"/> 24 Hour Coverage  <input type="checkbox"/> Non-Occupational Coverage only*</p> <p>* For industries/occupations not qualifying for 24 hour coverage. Only applicable for Primary Proposed Insured.</p> <p>Industry (Worksite) _____  Occupation (Individual) _____  Units <u>Gold</u></p> <p><input checked="" type="checkbox"/> Primary Insured    <input type="checkbox"/> Family  <input type="checkbox"/> Primary Insured &amp; Spouse    <input type="checkbox"/> Primary Insured &amp; Children</p>	<p>Riders:</p> <p><input type="checkbox"/> Accident Only (Available with Income Protection Rider)  <input type="checkbox"/> Non-Occupational Coverage only*  <input checked="" type="checkbox"/> 24 hr coverage (only available with Non-Occupational Coverage only)</p> <p>Units _____  Occupation _____  Occupation Class _____  Benefit Period <input type="checkbox"/> 6 mo    <input type="checkbox"/> 12 mo  Annual Salary _____</p>	<p><input type="checkbox"/> Hospital Cash Benefit Rider:**  Units _____</p> <p><input type="checkbox"/> Accidental Death and Dismemberment Rider:**  Units _____</p> <p><input type="checkbox"/> Other Riders:** _____  Units _____</p> <p>** If base plan coverage is Non-Occupational Coverage only, all rider coverages will also be Non-Occupational Coverage only.</p>
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Do not select for package plans  
Select only if client wants more than units included in plan  
(Gold=3, Silver=2, Bronze=1)

## Glossary of Terms

- **Accident** means the unforeseen occurrence of an event, which results in accidental injury to an insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition
- **Accidental Injury** means bodily injury to an insured person as the result of an accident, after coverage under the policy takes effect and while the policy is in force, which results:
  - in a loss of life or dismemberment within 90 days after the date injury is sustained; or
  - in emergency medical treatment; in follow-up treatment; in treatment for severe burns, dislocation or laceration; or in surgery within 72 hours after the injury is sustained
- **Age** means the attained age as of the insured person's last birthday
- **Ambulance** means a specially equipped vehicle, licensed and used to transport the sick or injured
- **Benefit** means covered conditions listed on page 5 and in the policy schedule
- **Closed Fracture** means a fracture in which the bone is not protruding through the skin
- **Closed Reduction** means a manipulative repair of a fracture or dislocation
- **Common Carrier** means a taxicab, streetcar, bus, train, boat, airplane or other vehicle, which is duly licensed by a proper authority to transport passengers for a fee
- **Diagnosis/ Diagnosed** means a definitive diagnosis made by a physician, licensed and practicing in the United States and its territories and, where applicable, specializing in a particular field of medicine, which:
  - is based upon the use of diagnostic evaluations, clinical and/or laboratory investigations, tests and observations, and where the results are documented in and supported by the insured person's medical records; and
  - meets all diagnostic requirements stated in the policy for the particular accident being diagnosed
- **Dislocation** means the displacement of a body part, especially the temporary displacement of a bone from its normal position that is diagnosed by a physician within 72 hours after an accidental injury. The dislocation must require correction by a physician using open or closed reduction.
- **Dismemberment** means the accidental loss of limb or sight:
  - arm, actual severance above the elbow;
  - leg, actual severance above the knee;
  - hand, actual severance above the wrist;
  - foot, actual severance above the ankle;
  - finger, actual severance at the joint (proximate to the first interphalangeal joint) where it is attached to the hand;
  - toe, actual severance at the joint (proximate to the first interphalangeal joint) where it is attached to the foot; or
  - eye, loss of the eye or permanent vision loss such that central vision acuity cannot be corrected to better than 20/200Loss of use does not constitute dismemberment, except as stated in "eye" above.
- **Emergency Room** means a specified area within a hospital that is designated for the emergency care of accidental injuries. This area must:
  - be staffed and equipped to handle trauma;
  - be supervised and provide treatment by a physician(s); and
  - provide care seven days per week, 24 hours per day.
- **Fracture** means a break, rupture or crack in a bone that can be diagnosed by X-ray. The fracture must be diagnosed by a physician within 14 days after the date of the accidental injury and must require correction by a physician through either open or closed reduction.

## Glossary of Terms

(continued)

- **Full-Thickness or Third-Degree Burn** means the injury and destruction of skin through the entire thickness or depth of the dermis, and possibly to underlying tissue, with a loss of fluid, and sometimes shock, caused by exposure to fire, heat, caustics, electricity or radiation
- **Hemiplegia** means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body
- **Hospital** means an institution:
  - operated pursuant to law and is licensed as a hospital by the responsible state agency;
  - primarily and continuously engaged in providing or operating, either on its premises or in facilities available to the hospital on a prearranged basis and under the supervision of a staff of duly licensed physicians, medical, diagnostic and major surgical facilities for the medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made; and
  - that provides 24-hour nursing service by or under the supervision of registered graduate professional nurses (RNs)

Hospital does *not* mean or include:

  - convalescent, assisted living, extended care, hospice, rest or nursing facilities; or
  - facilities primarily affording custodial, educational or rehabilitative care; or facilities primarily for the aged or for substance abusers
- **Hospital Confinement** means an insured person confined to a bed in a hospital for which a room charge is made. The hospital confinement must be on the advice of a physician and medically necessary as a result of injuries sustained in a covered accident or for rehabilitory care for injuries sustained in a covered accident.
- **Immediate Family Member** means a person who is related to the insured person in any of the following ways: spouse; child (including a legally adopted child, stepchild, son-in-law and daughter-in-law); parent (including stepparent, mother-in-law and father-in-law); and brother or sister (including stepbrother, stepsister, brother-in-law and sister-in-law)
- **Injury/Injuries** means bodily injury sustained by an insured person as a direct result of an accident, after coverage under the policy takes effect and while the policy is in force, independent of disease, bodily infirmity, illness, infection or any other physical condition
- **Insured** means the person named as “Insured” in the policy data on page 1 of the policy form (or to the insured spouse, if one is indicated as an “Insured Person” in the policy data and such insured spouse becomes the “Insured” upon the death of the person named as “Insured” in the policy data)
- **Insured Person** means all persons who are indicated as an “Insured Person” in the policy data on page 1 of the policy form as being covered by the policy
- **Laceration** means a cut requiring at least two stitches by a licensed medical professional
- **Limb** means the entire arm or entire leg
- **Month** means a calendar month
- **Open Fracture** means a fracture in which the bone is protruding through the skin. An open fracture is also referred to as a compound fracture.
- **Open Reduction** means the surgical repair of a fracture or dislocation
- **Paralysis/Paralyzed** means spinal cord injuries sustained in an accident that results in the loss of use of 2 or more limbs and must last for a minimum of 30 days and is expected to be permanent. Paralysis must be confirmed by the insured person’s attending physician.
- **Paraplegia** means the complete and irreversible paralysis of both lower limbs

## Glossary of Terms

(continued)

- **Physician** means a person who:
  - is a legally qualified practitioner of the healing arts and is licensed in the United States or its territories;
  - practices within the scope of his or her license;
  - is not the insured person;
  - is not related to the insured person as a spouse, parent, child or sibling; and
  - does not customarily reside in the same household as the insured person
- **Physical Therapy** means a branch of rehabilitative health care that uses specially designed exercises and equipment to help patients regain or improve their physical abilities
- **Principal Sum** means the number of units, shown in the policy data on page 3 of the policy form, multiplied by the applicable benefit amount per unit shown in the policy schedule benefits amounts on page 3A of the policy form
- **Prosthetic Device** means a removable artificial substitute or replacement of a part of the body. "Prosthetic Device" does not mean or include:
  - dental aids, including false teeth;
  - eye glasses;
  - cosmetic prosthesis such as hair wigs;
  - other types of prosthetic devices that are permanently implanted, such as an artificial hip or tooth;
  - any experimental prostheses; or
  - auditory prosthesis (a device that substitutes for or enhances the ability to hear).
- **Quadriplegia** means the complete and irreversible paralysis of both upper and lower limbs
- **School Bus** means a bus, owned or leased by a public school system or a private school, which is being operated during the regular session of a recognized public or private school for the transportation of students to or from school, or to or from any organized school extracurricular activity
- **Severe Burn** means the cosmetic disfigurement of body surface or area that is a full-thickness or third-degree burn covering at least 10% of the body surface
- **Surgery** means a surgical operation or procedure, especially one involving the repair or removal of an organ or tissue due to an accidental injury
- **Unit** means the single quantity of coverage shown in the policy data on page 3 of the policy form
- **United States** means the 50 states, plus the District of Columbia, and includes Guam, the U.S. Virgin Islands and Puerto Rico
- **Year** means a consecutive 365-day period



Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

EmergencyCare Plus Policy Form Number 04120

Accidental Death and Dismemberment Rider Form Number 04022

Accident-Only Disability Income Benefit Rider Form Number 04023 and 04024

Hospital Cash Rider Form Number 04025

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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 AGL.

American General Life Companies offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of its customers throughout the United States.

**Important :** 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. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General representative for assistance.

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