

CLIENT GUIDE

AG Accident Choice PlusSM

Accidental Injury Insurance

All Aboard Benefits

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Did you know?

- More than 60% of all bankruptcies in America are medical-related.¹
- About 1 out of every 9 Americans seek medical attention for an injury each year²
- Over 26 million people were treated in hospital emergency rooms for injuries²
- Approximately 49.2 million visits to physician offices were due to unintentional injuries²
- Every 34 seconds 1 American has a coronary event³
- Every 40 seconds an American has a stroke³
- 1 in 2 men and 1 in 3 women will develop some form of cancer⁴

AG Accident Choice Plus can provide benefits for a wide range of emergent medical costs related to accidental injuries, from emergency room visits to physical therapy to diagnostic exams—even surgery.

Plus there are riders that offer coverage in the event of critical illness, accidental death and dismemberment, and inability to work due to an accidental injury⁵.

AG Accident Choice Plus is ideal for individuals and families who would like to experience fewer out-of-pocket medical expenses in the case of a covered accident or critical illness.

Benefits of accidental injury insurance:

- Dollar-for-dollar reimbursement - directly to you (up to coverage amount)
- No network restrictions – access any hospital, physician or medical facility
- No waiting period to use benefits – submit claims immediately
- No lifetime limit – no matter how many accidents you have
- No coordination with major medical – pays benefits related to accidents regardless of other health coverage
- Critical illness lump sum payout – if diagnosed with 1 of 3 major critical illnesses⁵
- Monthly payout for disability income as a result of a covered accident
- Lump sum payout as a result of a covered accidental death or dismemberment

American General
Life Companies

Flexible Policy Options

With a base policy and several riders available, AG Accident Choice Plus gives you the power to tailor your benefits to your budget and your individual needs.

Policy Summary ⁶	
Deductible (the amount of covered medical costs you're responsible for paying)	Three options: \$100, \$300 or \$500 annual deductible
Benefit Amounts (maximum per calendar year)	\$5,000 to \$25,000, in \$5,000 increments
Eligible Expenses	Emergent medical expenses for covered accidents including emergency room and urgent care center visits; hospital, surgery and physician charges; physical therapy; ambulance; major diagnostic exams; X-rays; prosthesis; drugs administered in a hospital or urgent care center
Family Coverage Options	Spouse and children may be included in the AG Accident Choice Plus policy
How to Qualify for a Policy	Are you age 64 or under? If so, you qualify. No questions asked.
Coordination of Benefits	Covered expenses are paid in addition to those received from other health insurance policies.
Critical Illness Rider ⁵	
Deductible	None. If you're diagnosed with a covered critical illness, you receive a lump sum benefit. It's that simple.
Covered Critical Illnesses	Heart attack, stroke, invasive cancer
Benefit Amounts	One time lump sum payout of \$5,000 to \$50,000 in \$5,000 increments ⁶
Family Coverage Options	Spouse and children may be included in the rider
How to Qualify for Coverage	Three simple questions on the application
Coordination of Benefits	The rider does not coordinate with other insurance coverage. Benefits are paid in addition to those received from other health insurance policies.
Accidental Death & Dismemberment Rider ⁵	
Deductible	None
Benefit Amounts	One time lump sum payout of up to \$50,000 (per unit) for primary insured; \$25,000 (per unit) for spouse, and \$12,500 (per unit) for children. Units purchased for spouse and/or children must be the same as primary insured's units (max of 5 units) ⁶
Family Coverage Options	Spouse and children may be included in the rider
How to Qualify for Coverage	Automatic - no questions, no underwriting
Coordination of Benefits	No coordination with other insurance coverage. Benefits are paid in addition to those received from other health insurance policies
Accidental Disability Income Rider ⁵	
Deductible	None
Covered Accidents	Accident as defined/covered in base policy which causes insured to become totally disabled and unable to work. Doesn't cover disabilities due to sickness.
Family Coverage Options	Primary insured only – must be 18+ years or older and work ≥ 30 hours a week
How to Qualify for Coverage	Simple – two questions to qualify on the application
Coordination of Benefits	No coordination with other disability insurance coverage such as workers compensation or social security. Benefits are paid in addition to those received from other disability insurance policies.

AG ACCIDENT CHOICE PLUS PRODUCT HIGHLIGHTS

Key Benefits	<ul style="list-style-type: none"> ■ Dollar-for-dollar reimbursement - pays directly to you (up to coverage amount) ■ No network restrictions – access any hospital, physician or medical facility ■ No waiting period to use benefits – submit claims immediately ■ No lifetime limit – no matter how many accidents you have ■ No coordination with major medical – pays benefits related to accidents regardless of other health coverage 		
Renewability	The policy is guaranteed renewable to age 65		
Issue Ages	0–64 (ages 0–17 cannot purchase coverage for a spouse or child)		
Underwriting	Accident coverage is guaranteed issue.		
Benefit Amounts	<p>Accident coverage: \$5,000 to \$25,000, in \$5,000 increments.</p> <ul style="list-style-type: none"> ■ Benefit amount is the maximum amount that can be paid per coverage group in the policy. Policy insured is one group, spouse is one group and for family plans, all children are included in one group. 		
Deductibles	<p>Accident expense benefit deductible options: \$100, \$300 or \$500</p> <ul style="list-style-type: none"> ■ The deductible only has to be satisfied once per calendar year for each individual covered on the policy. ■ With a family plan, the maximum deductible is two times the policy deductible chosen in a calendar year. 		
Covered Benefits	<p>The following expenses are paid up to the calendar year maximum benefit as a result of a covered accident:</p> <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ■ Emergency Room ■ Urgent Care Center ■ Ambulance ■ Physician Charges <i>(Maximum of three follow-up physician visits within 45 days of accidental injury—one visit per day)</i> ■ Surgery ■ X-rays <i>(One X-ray or set of X-rays if completed within 14 days of accidental injury.)</i> ■ Prosthesis </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ■ Physical Therapy <i>(Visits must begin within 45 days of accidental injury or hospital discharge. Benefits limited to one physical therapy/day, up to maximum of 10 visits for each accidental injury.)</i> ■ Major Diagnostic Exams <i>(One per accident if within 14 days of accidental injury. Exams limited to CT scan, MRI and EEG.)</i> ■ Drugs administered in a hospital or urgent care center <i>(no payment for drugs prescribed for use after initial care.)</i> </td> </tr> </table> <p>Coverage is available for spouse and/or children under same policy if primary insured is covered. Spouse and children may have different benefit amounts for critical illness rider provided coverage for each does not exceed coverage of primary insured.</p>	<ul style="list-style-type: none"> ■ Emergency Room ■ Urgent Care Center ■ Ambulance ■ Physician Charges <i>(Maximum of three follow-up physician visits within 45 days of accidental injury—one visit per day)</i> ■ Surgery ■ X-rays <i>(One X-ray or set of X-rays if completed within 14 days of accidental injury.)</i> ■ Prosthesis 	<ul style="list-style-type: none"> ■ Physical Therapy <i>(Visits must begin within 45 days of accidental injury or hospital discharge. Benefits limited to one physical therapy/day, up to maximum of 10 visits for each accidental injury.)</i> ■ Major Diagnostic Exams <i>(One per accident if within 14 days of accidental injury. Exams limited to CT scan, MRI and EEG.)</i> ■ Drugs administered in a hospital or urgent care center <i>(no payment for drugs prescribed for use after initial care.)</i>
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Benefit Payment Conditions*	<p>Once deductible is met, benefits are paid – less any adjustments or discounts – up to maximum benefit amount, per insured, per calendar year, as shown in the policy schedule, regardless of whether those costs are covered under another insurance plan. To qualify for accident benefits:</p> <ul style="list-style-type: none"> ■ Injury must be result of an accident. Accident is defined as unforeseen occurrence of event that results in accidental injury to insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition. ■ Initial care must begin within 72 hours of the accidental injury. All follow up care must be completed within 45 days of the accident. ■ Care must be received within the United States ■ Explanation of Benefits statement (EOB) required by claims department in addition to medical expense billing. EOB reviewed to account for adjustments, discounts or allowances deducted in order to determine actual charges from medical provider. 		
Rate Structure	<ul style="list-style-type: none"> ■ Unisex ■ Age-banded rates 		

* Refer to the Outline of Coverage for detailed information regarding benefits and exclusions.

AG ACCIDENT CHOICE PLUS PRODUCT HIGHLIGHTS (Continued)

<p>Available Riders*</p> <p>* See rider details for complete terms, conditions and limitations</p>	<p>Critical Illness Rider: Pays one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke.</p> <p>Accidental Death & Dismemberment Rider: Provides protection in the event of an accidental death or dismemberment. This rider also includes a common carrier benefit.</p> <p>Accidental Disability Income Rider: Can provide protection against loss of income should you be disabled the event of an accident.</p>
<p>Policy Exclusions*</p> <p>* May vary by state</p>	<p>NO benefits are paid if covered services are not related to a covered accident. NO benefits are paid for any accident or any loss caused in whole or in part by, or resulting in whole or in part from the insured person's:</p> <ul style="list-style-type: none"> ■ 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 ■ Being under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or illegal drugs or while intoxicated as that condition is defined by the law of the state in which the accident occurred ■ Commission of or attempt to commit an assault or a felony ■ Engaging in an illegal activity or occupation ■ Voluntary participation in any riot or civil insurrection ■ 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 ■ Engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity ■ Riding in or driving any motor driven vehicle in a race, stunt show or speed test ■ Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating, coaching or umpiring, for which compensation or remuneration is received ■ 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 ■ Driving any taxi for wage, compensation, or profit ■ Engaging in mountaineering using ropes and/or other equipment or any similar activity <p>In addition, NO benefits are paid for any loss caused in whole or in part by, or resulting from the following:</p> <ul style="list-style-type: none"> ■ Declared or undeclared war, or any act of declared or undeclared war ■ Hernia of any kind ■ Bacterial infection that was not caused by an Accidental cut or wound ■ Charges for treatment, services, drugs, medicines or supplies used to treat a Sickness ■ Charges for services ordered, directed or performed by a Physician or supplies purchased from a provider who is an Insured Person; an Insured Person's Immediate Family Member; employed or retained by an Insured Person; an employer of an Insured Person; or ordinarily resides with an Insured Person. ■ Any illness, loss or condition specifically excluded from the definition of any accident
<p>Pre-existing Conditions</p>	<p>No benefits paid for a critical illness caused by a pre-existing condition unless critical illness commences after this rider has been in force for 12 months from effective date or most recent reinstatement date. We will not use the existence of a pre-existing condition to deny benefits after this rider has been in force for a period of 12 months following the date of application to this rider.</p>
<p>Conversion Privilege</p>	<p>American General Life will issue a separate accident policy to an insured spouse or child if a written application is submitted along with payment of the separate policy's first premium:</p> <ul style="list-style-type: none"> ■ By insured spouse within 31 days following termination of marriage by divorce decree ■ Prior to policy anniversary on or following insured's 64th birthday ■ By insured child within 31 days following termination of his/her policy coverage



Frequently Asked Questions

How does the accidental injury coverage work?

This policy reimburses you up to your calendar year maximum benefit for emergency medical services required by an accident. Your deductible must be satisfied before reimbursement. Accident expenses that may be covered include emergency room and urgent care center visits; hospital, surgery and physician charges; physical therapy; ambulance; X-rays and more.

How much does it cost?

Premiums for accidental injury coverage depend on your age, gender, the benefit amount and deductible you choose and whether the policy is individual or family coverage.

How does the policy provide critical illness benefits?

The Critical Illness Rider⁴ pays a lump sum benefit upon initial diagnosis of a covered heart attack, stroke, or invasive cancer. Once you're paid benefits for a critical illness, the rider will terminate — along with the premium you were paying for that portion of the policy — unless your spouse or children are covered by the rider. In that case, the rider will remain in force.

Who should consider an AG Accident Choice Plus policy?

- Anyone who has a major medical plan with a significant deductible or large co-payments
- Anyone with limited access to health care providers
- Anyone seeking to reduce their out-of-pocket health care expenses

My health plan has a relatively low deductible. Would this policy be of any benefit to me?

Absolutely. Because AG Accident Choice Plus can pay benefits regardless of other coverage you have, it may be of great value even when your primary plan has a relatively low deductible.

How difficult is it to qualify for the policy?

There are no medical qualifications for accident coverage. Individuals up to age 64 are eligible for this plan. Qualification for the Critical Illness Rider depends on your answers to six simple health questions on the application. Qualification for Accidental Disability Income Rider is based on answers to vocational questions.

If my major medical plan covers my medical expenses, am I also eligible to receive benefits from an AG Accident Choice Plus policy?

Yes, the AG Accident Choice Plus policy can pay benefits under the terms of the contract in addition to any benefits received from your major medical policy. In order to determine the appropriate claim benefit, an Explanation of Benefits statement (EOB) will be required by the claims department in addition to the medical expense billing. The EOB will be reviewed to account for any adjustments, discounts or allowances deducted in order to determine the actual charges from the medical provider.

If I have a \$3,000 deductible on my major medical policy, am I limited to a \$3,000 maximum benefit on AG Accident Choice Plus?

Not at all. Your AG Accident Choice Plus policy is completely independent of other coverage you may have. In fact, you may want to purchase a benefit that's even higher than your deductible to help cover co-payments or coinsurance in your medical policy in addition to the plan deductible.

How does the family deductible work?

With a family plan, once out-of-pocket expenses reach twice the chosen deductible, additional claims for the year are paid from the first dollar. For example, a family of four chooses a \$300 deductible. If the husband has a claim for \$250 and the wife has a claim for \$200, neither has satisfied their \$300 deductible. However, if a child then has a covered accident, the family only has to pay \$150 out of pocket before benefits are paid by the policy, since the family's costs for the year have now reached twice the individual deductible of \$300. Since the family deductible has been met, claims made over the rest of the year will be eligible for payment, up to the maximum policy benefit.

Is the amount of critical illness protection related to the accident expense benefit I choose?

No. You have the flexibility to choose the amount of critical illness coverage that meets your needs up to \$50,000.

Can I purchase this policy if I do not have major medical coverage?

Although it is always a good idea to have major medical coverage, this is a stand-alone policy and does not require you to have major medical coverage. Some states, however, require you to own comprehensive medical coverage before applying for or purchasing an accident policy. Ask your agent for details regarding your state of residence.

If I have family coverage on the AG Accident Choice Plus policy, do I have to provide critical illness coverage to all family members?

No, the decision to provide critical illness coverage for your spouse and/or children is optional; however, the primary insured must have critical illness coverage in order to provide coverage for the spouse and children.⁴

¹ "Medical Bankruptcy in the United States, 2007: Results of a National Study," *The American Journal of Medicine*, August 2009

² National Safety Council, *Injury Facts—2011 Edition*. Not all injuries would result in benefit payments.

³ American Heart Association, *Heart Disease and Stroke Statistics - 2013 update*

⁴ American Cancer Society, *Cancer Facts & Figures - 2009*

⁵ There will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

⁶ For complete details of the coverage and the list of exclusions, contact your insurance agent.

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