

## Accident Expense Plus and your Major Medical Plan —



**Some things just go better together**

**American General**  
Life Companies

## Accident Expense Plus® Insurance **A Case Study\***

**Janet, recreational downhill skier**

**Problem:** Knee injury resulted in \$12,650 of medical bills and three weeks lost compensation

**Solution:** Accident Expense Plus combined with a major medical plan covered all medical expenses with money left over to help with living expenses while Janet could not work.

Last month, Janet was skiing with some friends late in the day. A surprise winter storm caught them at the top of the mountain. Icy conditions and limited visibility caused Janet to lose control and tumble down the mountain. She had a twisted knee and needed assistance from the ski patrol getting to the bottom of the mountain.

On the ride home with an ice pack on her knee, Janet began thinking about her next steps. She would go to the doctor first thing in the morning since it was late and she was not in unbearable pain. She had purchased new medical coverage a few months ago – an individual major medical plan and an Accident Expense Plus insurance policy with no deductible and a \$5,000 calendar year maximum benefit. With relief, she remembered her agent explaining that the accident policy would help to cover the \$2,500 deductible of her major medical plan, and she would most likely not incur any out-of-pocket medical costs due to the accident.

Janet made an appointment with her doctor for the next morning. When she referred to her Accident Expense Plus policy, she confirmed that the policy required her to see a doctor within 72 hours of her injury. During the appointment, Janet's doctor ordered an X-ray which confirmed that nothing was broken. He then referred her to an orthopedic specialist—Dr. Thomas—to evaluate ligament damage.

Dr. Thomas ordered an MRI which indicated that she had medial collateral ligament damage to her knee. The doctor advised her that surgery would be necessary but that the internal swelling would have to be reduced and the stabilization muscles would need to be strengthened before surgery. He prescribed ten physical therapy sessions.

Janet completed her physical therapy sessions and returned to Dr. Thomas who ordered another MRI and confirmed Janet was ready for surgery.

After surgery, Janet continued with another 12 sessions of physical therapy. Her follow-up visit with Dr. Thomas revealed that she was healing nicely. Since the accident, Janet had accumulated three weeks of unpaid time-off from work.

\*Not an actual case; for illustrative purposes only

## Summary



Janet used \$2,500 of her \$5,000 Accident Expense Plus reimbursement to pay her major medical plan deductible. Since the remaining expenses were also covered 100 percent by her major medical plan, she had \$2,500 left over to help pay living and other expenses while she was not able to work. Even though she had to endure the pain of an injury, she recovered with no out-of-pocket medical expenses or injury to her finances.

MEDICAL CARE AND COVERAGE SUMMARY			
Date of Accidental Injury 2/3/09			
Service	Cost	Accident Expense Plus	Major Medical Plan
1st Doctor Visit 2/4/09	\$110	Covered 100% (within 72 hours of accidental injury)	Not covered until \$2,500 deductible is met
X-ray 2/4/09	\$170	Covered 100%	Not covered until \$2,500 deductible is met
1st Specialist Visit 2/6/09	\$125	Covered 100% <sup>1</sup>	Not covered until \$2,500 deductible is met
MRI 2/6/09	\$1,100	Covered 100% <sup>2</sup>	Not covered until \$2,500 deductible is met
10 Physical Therapy Sessions 2/7 – 2/25/09	\$850	Covered 100% <sup>3</sup> (up to 10 sessions)	Not covered until \$2,500 deductible is met
2nd Specialist Visit 2/28/09	\$125	Covered 100% <sup>1</sup>	Not covered until \$2,500 deductible is met
MRI 2/28/09	\$1,100	Not covered <sup>2</sup>	\$1,080 covered (deductible met)
Surgery 3/4/09	\$7,800	Covered up to \$2,520 <sup>1,4</sup> (benefit maximum reached)	Covered 100%
3rd Specialist Visit 3/18/09	\$125	Not covered <sup>1</sup> (benefit maximum reached)	Covered 100%
12 Physical Therapy Sessions 3/22 – 5/3/09	\$1,020	Not covered <sup>3</sup> (benefit maximum reached)	Covered 100%
Final Specialist Visit 5/7/09	\$125	Not covered <sup>1</sup> (benefit maximum reached)	Covered 100%
<b>Total Medical Expenses</b>	<b>(\$12,650)</b>	<sup>1</sup> Follow-up physician visits must occur within 30 days of the accidental injury or discharge from the hospital. The policy allows for a total of 3 follow-up physician visits, but not more than 1 follow-up physician visit per day. <sup>2</sup> Policy allows for one major diagnostic exam if conducted within 14 days of the accident. <sup>3</sup> Policy covers a maximum of 10 physical therapy sessions started within 30 days of the accident and completed within 6 months of the accident. <sup>4</sup> Surgery is covered as a follow-up care benefit.	
Paid by Major Medical Plan	\$10,150		
Paid by Accident Expense Plus	\$5,000		
This Amount Can Be Used to Help Replace Lost Wages or Pay Other Expenses	\$2,500		

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Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Accident Expense Plus Policy Form Number 07120. Critical Illness Rider Form Number 07121. **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. 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. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.