



Did you know?

- About 1 out of every 9 people seek medical attention for an injury each year.¹
- Americans suffer more than 1 million heart attacks, 700,000 strokes and 1.4 million cancer diagnoses every year.^{2,3}

Common Questions about Accident Expense Plus[®] Insurance

How does the accident coverage work?

This policy reimburses you up to your calendar year maximum benefit for injuries caused by an accident. If you choose a deductible option other than \$0, then 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 accident 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 Accident Expense 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 Accident Expense 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 three simple health questions on the application.

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

Yes, the Accident Expense 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.

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 \$250 deductible. If the husband has a claim for \$200 and the wife has a claim for \$200, neither has satisfied their \$250 deductible. However, if a child then has a covered accident, the family only has to pay \$100 out of pocket before benefits

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Some things
are just better
together ...
like your major
medical plan
and Accident
Expense Plus



Choosing a high-deductible health insurance plan may create enough savings to cover the cost of an Accident Expense Plus policy—and you'll enjoy peace of mind, knowing you'll receive prompt reimbursement for accidents and valuable lump sum benefits for critical illnesses.

are paid by the policy, since the family's costs for the year have now reached twice the individual deductible of \$250. 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.

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

Not at all. Your Accident Expense 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.

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.

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.⁴ Available critical illness benefit amounts are \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000.⁵

If I have family coverage on the Accident Expense 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 National Safety Council, Injury Facts—2010 Edition

2 American Heart Association, Heart Disease and Stroke Statistics—2010 Update

3 American Cancer Society, Cancer Facts and Figures—2009

4 The Critical Illness Rider is not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

5 The minimum benefit is \$25,000 in the following states: DE, IA, KS, OK, SC, TX, VT and WV.

American General
Life Companies

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. 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 a group of affiliated domestic life insurers, including AGL. **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. © 2011. All rights reserved. AGLC102871 REV0911