

# Accident Expense Plus<sup>®</sup>

## PRODUCT HIGHLIGHTS

<b>Key Benefits</b>	<ul style="list-style-type: none"> <li>■ No network restrictions – access any hospital, physician or medical facility</li> <li>■ Pays money directly to you – not medical providers</li> <li>■ No waiting period to use benefits – submit claims immediately</li> <li>■ No lifetime limit – no matter how many accidents you have</li> <li>■ No coordination with major medical – pays benefits related to accidents regardless of other health coverage</li> </ul>
<b>Renewability</b>	<p>The policy is guaranteed renewable to age 65</p>
<b>Issue Ages</b>	<p>0–64 (ages 0–17 cannot purchase coverage for a spouse or child)</p>
<b>Underwriting</b>	<p>Accident coverage is guaranteed issue.</p>
<b>Benefit Amounts</b>	<p>Accident coverage: \$1,000 to \$15,000, in \$1,000 increments.</p> <ul style="list-style-type: none"> <li>■ Benefit amount is the maximum amount that can be paid per coverage group in the policy. Group is defined as primary insured, spouse, and all children.</li> </ul>
<b>Deductibles</b>	<p>Accident expense benefit deductible options: \$0, \$100, \$250 or \$500</p> <ul style="list-style-type: none"> <li>■ The deductible only has to be satisfied once per calendar year for each individual covered on the policy.</li> <li>■ With a family plan, the max. deductible is two times the policy deductible chosen in a calendar year.</li> </ul>
<b>Covered Benefits</b>	<p>The following expenses are paid up to the calendar year maximum benefit as a result of a covered accident:</p> <ul style="list-style-type: none"> <li>■ Emergency Room</li> <li>■ Urgent Care Center</li> <li>■ Ambulance</li> <li>■ Physician Charges <i>(Policy pays for a maximum of three follow-up physician visits within 45 days of the accident. Only one visit per day is allowed.)</i></li> <li>■ Surgery <i>(Outpatient surgery is covered up to 50% and as a follow-up physician visit)</i></li> <li>■ X-rays <i>(Policy covers an X-ray or set of X-rays if completed within 14 days of the accidental injury)</i></li> <li>■ Prosthesis</li> <li>■ Physical Therapy <i>(Physical therapy visits must</i></li> </ul> <p style="text-align: right;"><i>begin within 45 days of the accidental injury or discharge from the hospital. Benefits are limited to one physical therapy session per day, up to a maximum of 10 visits for each accidental injury.)</i></p> <ul style="list-style-type: none"> <li>■ Major Diagnostic Exams <i>(Policy pays for one major diagnostic exam per accident if completed within 14 days of the accidental injury. Major diagnostic exams limited to CT scan, MRI and EEG.)</i></li> <li>■ Drugs administered in a hospital or urgent care center <i>(There is no payment for drugs prescribed to be taken or used after initial care)</i></li> </ul> <p>Coverage is available for spouse and/or children under the same policy if the primary insured is covered. Spouse and children may have different benefit amounts for the critical illness rider provided the coverage for each does not exceed the coverage of the primary insured.</p>
<b>Benefit Payment Conditions*</b>	<p>Once any deductible is met, benefits are paid less any adjustments or discounts up to the 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"> <li>■ An injury must be the result of an accident. An accident is defined by this policy as the unforeseen occurrence of an event that results in an accidental injury to an insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition.</li> <li>■ Initial care must begin within 72 hours of the accidental injury. All follow up care must be completed within 30 days of the accident.</li> <li>■ Care must be received within the United States</li> <li>■ 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.</li> </ul>

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

## ACCIDENT EXPENSE PLUS® PRODUCT HIGHLIGHTS, CONT.

<b>Rate Structure</b>	<ul style="list-style-type: none"> <li>■ Unisex</li> <li>■ Age-banded rates</li> </ul>
<b>Available Riders*</b>	Critical Illness Rider: Pays one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke. One time lump sum benefit amounts of \$5,000-\$25,000 in \$5,000 increments. No deductible. See rider details for complete terms, conditions and limitations.
<b>Policy Exclusions*</b>	<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"> <li>■ 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</li> <li>■ Being under the influence of excitant, depressant, hallucinogen, narcotic; or any other drug or intoxicant including those prescribed by a Physician that are misused by the Insured Person</li> <li>■ Commission of or attempt to commit an assault or a felony</li> <li>■ Engaging in an illegal activity or occupation</li> <li>■ Voluntary participation in any riot or civil insurrection</li> <li>■ Participation in declared or undeclared war, or any act of declared or undeclared war</li> <li>■ 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</li> <li>■ Engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity</li> <li>■ Riding in or driving any motor driven vehicle in a race, stunt show or speed test</li> <li>■ Practicing for or participating in any semi-professional or professional competitive athletic contest for which such Insured receives any compensation or remuneration</li> <li>■ 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</li> <li>■ Any illness, loss or condition specifically excluded from the definition of any accident</li> </ul>
* May vary by state	
<b>Pre-existing Conditions</b>	We will not pay benefits for a critical illness that is caused by a pre-existing condition unless the critical illness commences after this rider has been in force for 12 months from the 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.
<b>Conversion Privilege</b>	<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"> <li>■ By the insured spouse within 31 days following termination of marriage by divorce decree</li> <li>■ Prior to the policy anniversary on or following the insured's 64th birthday</li> <li>■ By the insured child within 31 days following the termination of his or her coverage under the policy</li> </ul>

*Policies issued by: American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. The United States Life Insurance Company in the City of New York, One World Financial Center, 200 Liberty Street, New York, New York 10281. Accident Expense Plus Policy Form Number 07120; 07120N, 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) or The United States Life Insurance Company (US Life) are the issuing insurer's responsibility. US Life is authorized to conduct insurance business in 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 and US Life. **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 will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Guarantees are subject to the claims-paying ability of the issuing company. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.*

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