

AIG Group Limited
HealthCareSM Insurance



Everyone wants to feel protected when it comes to taking care of their health and their loved ones. Health insurance plans may not cover all expenses associated with a hospital stay or major medical treatment. The deductibles, co-payments and leftover balances can lead to significant out-of-pocket costs for your employees.

With *AIG Group Limited HealthCareSM*, you can easily offer your employees valuable healthcare products and services to supplement your group benefits plan—and help fill the benefit gaps. This limited benefit program offers:

- Supplemental medical benefits, such as hospitalization and intensive care, as well as accidental death and dismemberment benefits
- An additional source of funds to help provide protection against the financial burdens of a serious injury
- A rich portfolio of discount medical services offered through **CAREINGTON International Corporation**, including a national medical provider network of 4,000 hospitals and more than 350,000 physicians at over 750,000 locations

Best of all, *AIG Group Limited HealthCare* is brought to you by your single source for exceptional products designed specifically for today's workforce: **AIG Employee Benefit Solutions[®]**.

For more information on *AIG Group Limited HealthCare*, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigebbs.com.

Important: This program is **NOT** basic health insurance. It is a program offering discounts on certain medical care and health-related services, and access to limited benefit accident and sickness indemnity insurance. The program is not a substitute for health insurance.

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Group Employee-Paid Plans

Plan Features

- Guaranteed issue means no health questions asked, and there are no pre-existing condition exclusions (except pregnancy)
- Benefits paid directly to the insured (unless the insured assigns them to the doctor or hospital)
- Spouse and children coverage available
- Covers pregnancy, provided conception occurs after the effective date of coverage
- 24-hour nurse line*
- Discount vision and dental*
- Nationwide provider network*

*These are discount services and are not insurance products.

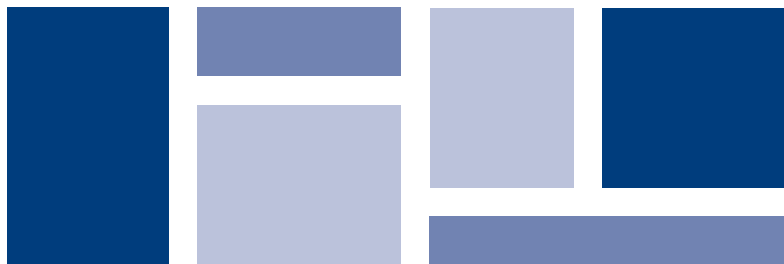
AIG Group Limited HealthCare SM Plan Benefits ¹	
Group Accident and Sickness Indemnity Insurance	Bronze
Wellness Benefits	
Health Screening (per calendar year) • One routine or preventive test per calendar year per insured	\$50
Routine Child Care (per visit) • Up to 4 visits per calendar year per insured child under 12 months of age	\$50
Severe Burn	\$10,000
Hospital-Related Benefits	
Hospital Confinement (per day) • Up to 30 days per confinement • No elimination period • Confined to a hospital as a resident bed patient due to a covered accident or sickness	\$100
Intensive Care (per day) • Up to 30 days per confinement • Pays in addition to hospital confinement benefit while confined in a hospital intensive care unit if due to an injury from a covered accident or sickness	\$100
Ambulance to Hospital via Ground • 2 per calendar year	\$100
Ambulance to Hospital via Air • 2 per calendar year	\$500
Surgery-Related Benefits	
Surgery (based on surgical schedule) • Performed by a physician • Performed on an inpatient or outpatient basis for a covered accident or sickness	N/A
Anesthesia (percentage of the surgery benefit)	N/A
Death Benefits	
Accidental Death • Full benefit amount for employee • Spouse and child amounts only if included in coverage (per insured person)	Employee: \$10,000 Spouse: \$5,000 Child: \$2,500
Common Carrier • Death resulting while in a common carrier such as an airplane, train, etc.	\$10,000

¹ Plan benefits may vary by group size and are subject to state insurance law, and may vary due to such law.

Group Employee-Paid Plans

Group Accident and Sickness Indemnity Insurance		Bronze
Dismemberment Benefits		
Loss of: <ul style="list-style-type: none"> Both hands and feet Sight in both eyes One hand and one foot One hand or one foot Speech and hearing in both ears 	<ul style="list-style-type: none"> Hearing in one ear Thumb and index finger of same hand Sight in one eye One hand and sight in one eye 	Employee: \$10,000.00 Spouse: \$5,000.00 Child: \$2,500.00
Loss of: <ul style="list-style-type: none"> One or more fingers or toes 		Employee: \$2,500.00 Spouse: \$1,250.00 Child: \$625.00
Paralysis Benefits		
Quadriplegia <ul style="list-style-type: none"> Total paralysis of the body from the neck down 		Employee: \$2,500.00 Spouse: \$1,250.00 Child: \$625.00
Hemiplegia <ul style="list-style-type: none"> Complete paralysis in only one side of the body 		Employee: \$1,250.00 Spouse: \$625.00 Child: \$312.50
Paraplegia <ul style="list-style-type: none"> Complete paralysis of the lower half of the body 		Employee: \$1,250.00 Spouse: \$625.00 Child: \$312.50
Uniplegia <ul style="list-style-type: none"> Complete paralysis of one limb 		Employee: \$625.00 Spouse: \$312.50 Child: \$156.25
Plan Provisions		
Guaranteed Issue	Yes, if participation requirements are met	
Issue Ages	<ul style="list-style-type: none"> Employee: 18 to 69 Spouse: 18 to 69 Dependent child: to 23; to 25 if full-time student 	
Participation Requirements	<ul style="list-style-type: none"> Employee-pay-all plans or employer contribution of less than 50% of the single employee rate: For 500 lives or less, greater of 20% or 10 lives. For 501 to 1,000 lives, greater of 15% or 100 lives. For 1,001 lives or more, greater of 10% or 150 lives. Employer contribution of 50% to 99%: Minimum 75% eligible employee participation Employer contribution of 100%: Minimum of 100% eligible employee participation 	
Pre-existing Condition Exclusion	None except pregnancy prior to the effective date	

Group Employee-Paid Plans



Plan Provisions (continued)	
Continuation of Coverage when Employment Terminates	<ul style="list-style-type: none"> Coverage continuation ceases at age 75 or at retirement, upon nonpayment of premium or when group policy terminates
Benefit Reduction	<ul style="list-style-type: none"> Applies to all AD&D benefits, not any health benefits At age 65, benefit reduces to 50% of the original face amount
Employer Contribution	Employee may pay all, but an employer contribution of 50% or more will qualify the plan for a lower premium schedule
Rate Guarantee	1 year
Employee Service Waiting Period	Employer choice

Discount Medical Services

The AIG Group Limited HealthCare program includes a rich portfolio of discount medical products and services offered through CAREINGTON International Corporation. (AIG Life Insurance Company and American International Assurance Company of New York are not affiliated with any of the services listed in this section.)

Instant Savings on Healthcare Costs

- Access to two national networks with over 1.1 million physician providers, 4,000 hospitals and over 22,000 ancillaries (lab, X-ray imaging, durable medical equipment and home healthcare) at 1.3 million provider locations
- Savings average 20 to 45 percent

24-Hour Nurse Line

- Immediate access to licensed, registered nurses through one toll-free number—available 24/7, 365 days a year
- Information about prescription usage and over-the-counter medication usage and drug intervention
- Information on a wide range of health and medical concerns including nutrition and wellness topics

Discount Vision

- Savings from 15 to 45 percent on exams, glasses and contact lenses at over 40,000 providers nationwide
- Contact lenses may also be ordered by mail

Discount Prescription

- On average, save 20 percent on brand name drugs and 55 percent on generic drugs
- Accepted in over 53,000 pharmacies nationwide
- Mail order service available

Discount Dental

- Save 20 to 50 percent on everything from general dentistry and cleaning to root canals, crowns and orthodontia; 20 percent savings for specialists
- Access to over 54,000 available dental practice locations nationwide

Online Medical Information

- 24/7 Web-based access to board-certified physicians and psychologists
- All information is secure and confidential on eDocAmerica's secured server
- Searchable online medical library

Disclosures:

1. THIS PLAN IS NOT INSURANCE.

- The plan provides discounts at certain healthcare providers for medical services.
- The plan does not make payments directly to the providers of medical services.
- Plan members are obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization.
- Discount Medical Plan Organization and Administrator: CAREINGTON International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

LIMITATIONS AND EXCLUSIONS FOR INSURANCE PRODUCTS

Group Accident and Sickness Indemnity Insurance

(N20000AILIFE-NY, N20001AILIFE-NY, N20002AILIFE-NY, N20003AILIFE-NY, N20004AILIFE-NY, N20006AILIFE-NY, N20007AILIFE-NY)

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of auto-eroticism.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, unless the insured person is a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
 - a. Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - b. Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft;
 - c. Riding as a passenger in an aircraft owned, leased or operated by the insured person's employer.
3. Declared or undeclared war, or any act of declared or undeclared war.
4. Full-time active duty in the armed forces, national guard or organized reserve corps of any country or international authority.
(Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded. Loss caused while on short-term national guard or reserve duty for regularly scheduled training purposes is not excluded.)
5. The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
6. The insured person's being under the influence of drugs unless taken under the advice of and as specified by a physician.
7. The insured person's participation in a felony.
8. Services and supplies which are not prescribed by a physician as necessary to treat an injury or sickness; are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
9. Dental treatment unless due to an injury.
10. Cosmetic care, except for reconstructive plastic surgery required as a result of injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
11. Any injury or sickness covered under any state or federal workers' compensation, Employer's Liability law or similar law.
12. Services and supplies which are not due to an injury or sickness except as specifically provided.
13. Participating as a professional in athletics or sports in any sport or sporting activity for wage, compensation or profit, including officiating or coaching; or racing any type of vehicle in an organized event.
14. Driving any taxi for wage, compensation or profit.
15. Custodial care or rest.
16. Pregnancy is considered a pre-existing condition if conception occurs prior to the effective date of the insured person's coverage under the policy.
17. With respect to a fracture or dislocation benefit, any injury resulting in a dislocation or fracture if osteoporosis or pathological fracture was diagnosed prior to the insured person's effective date of coverage.
18. With respect to a fracture benefit, a hairline fracture.



AIG Employee Benefit Solutions insurance products underwritten by:

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebs.com

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

Policy form series numbers for employee benefits insurance products include policy form series numbers: N20000AILIFE-NY, N20001AILIFE-NY, N20002AILIFE-NY, N20003AILIFE-NY, N20004AILIFE-NY, N20006AILIFE-NY, N20007AILIFE-NY.

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each issuing company. All of the above-listed companies are responsible for their own financial condition and contractual obligations. This policy contains terms and conditions under which it may be terminated or continued in force at the option of the insurer. Please see policy for details. Nothing in this document should be considered as tax advice. Any decisions regarding taxation should be made solely by you in conjunction with a personal tax advisor. To ensure compliance with requirements imposed by U.S. Treasury Regulations, we inform you that any tax advice contained in this communication (including any attachments) was not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein. AIG American General, www.aigag.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. (AIG). Policies and riders not available in all states.