



CriticalCare PlusSM Insurance and Best Doctors[®]

A Complimentary Advantage

Complimentary Best Doctors Membership . . .

To help you make the right health care choices, American General Life Insurance Company (American General Life) is please to offer, as part of our CriticalCare PlusSM insurance policy, a complimentary membership to Best Doctors[®].^{1,2}

Turn to the best.

Imagine the anxiety that comes with a serious medical diagnosis or treatment plan. Time stands still. Then the scary questions come up: *What will happen now? Is the diagnosis correct? Will the treatment be right? How can I be sure?* With Critical Care Plus and Best Doctors the questions aren't so scary because you know you have access to the best doctors.

Call Best Doctors.

It's included in your CriticalCare Plus policy.

Started by doctors from Harvard Medical School in 1989, Best Doctors has helped thousands of people be sure about their diagnoses. Now, you too are one of millions of people who can receive clear answers about your diagnosis or treatment plan from the world's leading expert doctors – *for free*.

How it works – Connect, Investigate, Answer

Connect: When you contact Best Doctors, you will be connected to a Member Advocate who will answer your questions and take your complete medical history.

Investigate: Best Doctors works with your physician to compile your medical information, including all doctors' records and tests, and selects a specialist (s) from their database of 40,000 doctors. Following their review they will communicate the findings and recommendations to your Best Doctors Member Advocate.

Answer: Best Doctors will deliver you and your physician an easy-to-understand report summarizing the doctor's findings, letting you know if your diagnosis and treatment plan are on target.

Survival is a Reality

According to the American Heart Association, in 2008, about 1.2 million Americans will suffer a heart attack. Nearly 62 percent of people who experience a coronary attack survive. Additionally, about 5.4 million Americans experience strokes.³

Over 1.4 million Americans will be diagnosed with cancer this year - and 64 percent of them are expected to survive at least 5 years.⁴

¹ Best Doctors is not an insurance plan

² Best Doctors and the star-in-cross logo are a registered trademarks of Best Doctors, Inc. in the United States and other countries and it is used under license.

³ American Heart Association, Heart Disease and Stroke Statistics – 2008 Update

⁴ American Cancer Society, Cancer Facts & Figures, 2008



American General
Life Companies

Member Care Center
1-866-904-0910



Best Doctors[®]
Information When It Matters Most

Best Doctors does not replace your relationship with your current doctor. Rather, they offer additional resources and support to your and your treating doctor.

CriticalCare Plus Insurance Benefits

At American General Life, we know that you have specific needs. That is why we designed CriticalCare Plus health insurance to ensure flexibility through a single benefit paid directly to you-providing coverage at a time when you need it most.

By offering you the advantage of the combined benefits of CriticalCare Plus insurance and Best Doctors services, you may not only have a better chance of surviving an illness, but also receive benefits that help you address financial concerns so you can focus on recovery.

CriticalCare Plus is designed to help meet the additional expenses associated with a critical illness diagnosis. These critical illnesses include:

- Invasive cancer
- In Situ cancer
- Heart Attack
- Stroke
- Kidney Failure
- Coma
- Coronary artery bypass (25%)⁵

- Loss of sight, speech or hearing
- Major organ transplant
- Paralysis, (50% for paraplegia and hemiplegia)
- Severe burns

In addition to offering Best Doctors services – which is designed to give you access to leading specialists – other benefits of CriticalCare Plus include:

- Optional Benefit Extension Rider⁶ that pays a benefit for a second or third critical illness or second diagnosis of the same critical illness
- Coverage for a broad range of illnesses
- A single-payment benefit that you can use for additional treatment-related costs, to replace list income or to transport a loved one from another city
- A guaranteed renewable policy for life⁷.
- Loss of Independent Living Benefit that pays the policy face amount for the loss

of at least two activities of daily living⁸

- Return of Premium⁹ feature that returns premiums minus any benefits paid to a beneficiary upon death of the insured
- Optional Occupational HIV Rider¹⁰ coverage for individuals on healthcare professions
- A preventative care benefit that provides up to \$50 annually for a wide variety of medical tests

⁵ Coronary artery bypass pays at 50 percent for Texas policy holders

⁶ Benefit Extension Rider is not available in Arkansas, Georgia, Texas, Utah, Virginia, and Washington

⁷ Guaranteed renewable to age 75 in Georgia, Idaho, Oklahoma, and Texas

⁸ Loss of Independent Living Benefit is not available in Georgia, Idaho, Oklahoma, and Texas

⁹ Return of Premium feature is not available in Texas

¹⁰ HIV Rider is not available in California, Georgia, Pennsylvania and Washington

Policies issued by:

American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019

CriticalCare Plus Policy Form Number 05130, Benefit Extension Rider Form Number 05137, Medical Personnel HIV Rider Form Number 05139, Accidental Death and Dismemberment Rider Form Number 05138

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.

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