

AIG Group  
AD&D Insurance



Providing accidental death and dismemberment (AD&D) insurance is a time-honored way for employers to enhance the term life coverage they offer to their employees. Should an accident result in the death or severe injury of the insured, an AD&D policy will provide an additional benefit to help compensate for the additional costs.

With *AIG Group AD&D* insurance, employers can offer basic and supplemental AD&D coverage to their employees — an easy way to add value to their benefits package.

Best of all, *AIG Group AD&D* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*®.

**Plan Highlights**

- Enhances employer-funded and/or employee-paid life coverage
- \$10,000-\$500,000 available under basic plans
- Definition of loss 365 days
- For loss of a hand, foot or sight due to an accidental injury, a percentage of the full benefit will be paid
- Additional benefit for using seatbelts and having approved factory-installed airbags
- Loss due to exposure and disappearance included

For more information on *AIG Group AD&D* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit [www.aigeb.com](http://www.aigeb.com).

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# Employer-Funded Basic Plans

## Employer-Funded Basic Plan: 2–9 Lives

<b>AD&amp;D Amount</b>	Same as <i>AIG Group Term Life</i> , up to \$200,000	
<b>Age Reduction</b>	35% at age 65	
<b>Terminates</b>	Age 70	
<b>Dismemberment Benefit</b>	<b>For loss of</b>	<b>Percentage of principal sum</b>
	Both hands or both feet	100%
	Sight of both eyes	100%
	One hand and one foot	100%
	One hand and the sight of one eye	100%
	One foot and the sight of one eye	100%
	One hand or one foot	50%
	Sight of one eye	50%
<b>Standard Package</b>	<ul style="list-style-type: none"> <li>• \$10,000 seatbelt and \$10,000 airbag benefit</li> <li>• Definition of loss 365 days</li> <li>• Loss due to exposure and disappearance included</li> </ul>	

## Employer-Funded Basic Plan: 10–499 Lives

<b>AD&amp;D Amount</b>	Standard: Same as <i>AIG Group Term Life</i> , up to \$500,000	<ul style="list-style-type: none"> <li>• Options <ul style="list-style-type: none"> <li>– 150% of life amount</li> <li>– 200% of life amount</li> </ul> </li> </ul>
<b>Age Reduction</b>	Standard: <ul style="list-style-type: none"> <li>– 35% at age 65; 50% at age 70</li> <li>– No reductions for flat amount under \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>• Options : <ul style="list-style-type: none"> <li>– 50% at age 70</li> <li>– 50% at age 75</li> <li>– 25% at age 70; 50% at age 75</li> <li>– 8% per year from age 65; 50% at age 70</li> </ul> </li> </ul>
<b>Dismemberment Benefit</b>	Same as above	
<b>Standard Package</b>	<ul style="list-style-type: none"> <li>• \$10,000 seatbelt and \$10,000 airbag benefit</li> <li>• Definition of loss 365 days</li> <li>• Loss due to exposure and disappearance included</li> </ul>	
<b>Tier One</b>	Standard: Excluded	Option: Standard package, plus: <ul style="list-style-type: none"> <li>• Repatriation of remains: Actual cost to \$5,000</li> <li>• Spouse tuition: Lesser of actual cost, 5% of principal amount or \$5,000</li> <li>• Child tuition: Lesser of actual cost, 5% of principal amount or \$5,000</li> <li>• Child day care: Lesser of actual cost, 5% of principal amount or \$2,500</li> </ul>
<b>Tier Two</b>	Standard: Excluded	Option: All Tier One provisions, plus: <ul style="list-style-type: none"> <li>• Permanent and total disability: 1% of principal amount paid monthly</li> <li>• Paralysis benefits: Quadriplegia 100%, hemiplegia/paraplegia 50%, uniplegia 25%</li> <li>• Common carrier capped at \$250,000</li> </ul>

# Employee-Paid Supplemental Plans



## Employee-Paid Supplemental Plan: 2–9 Lives

<b>AD&amp;D Amount</b>	Same as <i>AIG Group Supplemental Life</i> , up to \$100,000	
<b>Age Reduction</b>	50% at age 65	
<b>Terminates</b>	Age 70	
<b>Dismemberment Benefit</b>	<b>For loss of</b>	<b>Percentage of principal sum</b>
	Both hands or both feet	100%
	Sight of both eyes	100%
	One hand and one foot	100%
	One hand and the sight of one eye	100%
	One foot and the sight of one eye	100%
	One hand or one foot	50%
	Sight of one eye	50%
<b>Standard Package</b>	<ul style="list-style-type: none"> <li>• \$10,000 seatbelt and \$10,000 airbag benefit</li> <li>• Definition of loss 365 days</li> <li>• Loss due to exposure and disappearance included</li> </ul>	

## Employee-Paid Supplemental Plan: 10–499 Lives

<b>AD&amp;D Amount</b>	Same as <i>AIG Group Supplemental Life</i> , up to \$300,000	
<b>Age Reduction</b>	35% at age 65	
<b>Dismemberment Benefit</b>	Same as above	
<b>Standard Package</b>	<ul style="list-style-type: none"> <li>• \$10,000 seatbelt and \$10,000 airbag benefit</li> <li>• Definition of loss 365 days</li> <li>• Loss due to exposure and disappearance included</li> </ul>	
<b>Tier One</b>	Standard: Excluded	Option: Standard package, plus: <ul style="list-style-type: none"> <li>• Repatriation of remains: Actual cost to \$5,000</li> <li>• Spouse tuition: Lesser of actual cost, 5% of principal amount or \$5,000</li> <li>• Child tuition: Lesser of actual cost, 5% of principal amount or \$5,000</li> <li>• Child day care: Lesser of actual cost, 5% of principal amount or \$2,500</li> </ul>
<b>Tier Two</b>	Standard: Excluded	Option: All Tier One provisions, plus: <ul style="list-style-type: none"> <li>• Permanent and total disability: 1% of principal amount paid monthly</li> <li>• Paralysis benefits: Quadriplegia 100%, hemiplegia/paraplegia 50%, uniplegia 25%</li> <li>• Common carrier capped at \$250,000</li> </ul>

### Included Services (All Plans)

- My Life Values<sup>SM</sup>: Valuable online work-life resources and retail discounts from Work & Family Benefits, Inc.<sup>1</sup>
- Instant Access Account: Provides beneficiaries with financial control options at a difficult time

### Included Services (10+ Lives Only)

- AIG Travel Assist: Travel-related information and emergency services<sup>1</sup>

<sup>1</sup> My Life Values, AIG Travel Assist, and Work & Family Benefits, Inc. Values Package are not insurance products.

## Exclusions and Limitations (state variations may apply)

No benefit will be payable under the policy for an insured's loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Suicide or any attempt at intentionally self-inflicted injury
- Sickness, disease or infections of any kind, except bacterial infections
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation on a regular schedule between established airports, if the insured is:
  - riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
  - riding as a passenger in an aircraft owned, leased or operated by the policy holder or by the policy holder's employer
- Declared or undeclared war, or any act of declared or undeclared war
- 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 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.)
- The insured person being under the influence of drugs or alcohol or voluntary intake of poison, drugs, gas or fumes, unless taken under the advice of a physician
- The insured person's commission of or attempt to commit a crime

Note: Exclusions may change based on the plan provisions included in your plan. See the group policy for full and complete details.



AIG Employee Benefit Solutions insurance products underwritten by:

**AIG Life Insurance Company** Wilmington, Delaware

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

*Member companies of American International Group, Inc.*

[www.aigebs.com](http://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 the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

Policy form series numbers: G-LAD-30000 and G-LAD-40000

An employer-funded program may be funded 100 percent by the employer or a combination of both employer and employee funding.

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own financial condition and contractual obligations.

AIG Life Insurance Company does not solicit business in the state of New York.