

AIG Group  
CancerCare<sup>SM</sup> Insurance



Regardless of a person's age, occupation or lifestyle, the risk of cancer is real. Medical costs can be an overwhelming strain. \$146,000 is the average patient's cost surrounding a cancer diagnosis (*American Cancer Society, Cancer Facts & Figures 2005*). While traditional health insurance covers many treatment-related expenses, others—such as transportation to and from nonlocal facilities—must be paid out-of-pocket.

Fortunately, there's *AIG Group CancerCare<sup>SM</sup>* insurance, which can help employees manage these costs and protect their families from excessive financial burdens. This straightforward, easy-to-understand policy delivers benefits directly to the employee—regardless of other medical coverage—unless payment is assigned to a healthcare provider.

Best of all, *AIG Group CancerCare* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions<sup>SM</sup>*.

**Plan Features**

- Lump-sum benefit payment upon the initial diagnosis of invasive cancer
- Covers a broad array of the costs surrounding cancer treatment, including radiation, surgery and anti-nausea prescriptions
- Health screening benefit for all insureds
- Rates guaranteed for one year
- Issue ages from 18 to 69; dependent children may be covered up to age 19 (age 23 for full-time students; state variations may apply)
- Guarantee issued for employers with greater than 100 employee lives and when participation is met
- Benefits paid directly to the insured to be used as needed

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

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# Group Employee-Paid Plans

## AIG Group CancerCare<sup>SM</sup> Plan Provisions<sup>1</sup>

### Hospital-Related Benefits

<b>Hospital Confinement</b>	Up to \$300 for the first 75 days; \$500 thereafter, up to a maximum of 180 days
<b>Ambulance to/from Hospital</b>	Actual charges up to \$250 per trip and up to a maximum of \$500 per period of confinement
<b>Government or Charitable Hospital Confinement</b>	Up to \$200 per day to a maximum of 180 days (state variations apply)
<b>Nursing Services Rendered in Hospital</b>	Actual charges up to \$100 per day, \$10,000 lifetime limit
<b>Physician Visits While Confined</b>	\$30 per day (admitting physician)
<b>Transportation to Non-local Hospital</b>	<ul style="list-style-type: none"> <li>• Aircraft/railroad/bus: Actual charges up to \$200 per round trip and up to \$1,000 lifetime limit</li> <li>• Private automobile: \$0.45 per mile for round trip and up to \$1,000 lifetime limit</li> </ul>

### Out-of-Hospital Benefits

<b>Hospice Care</b>	Actual charges up to \$100 per day for the first 60 days, \$75 per day thereafter, to \$15,000 lifetime limit
<b>Nursing Services (Under Home Health Care Plan)</b>	Actual charges up to \$100 per day and up to \$2,500 per calendar year
<b>Skilled Nursing Facility Confinement</b>	Actual charges up to \$100 per day, limited to the number of days paid for the immediately preceding hospital confinement

### Surgery-Related Benefits

<b>Surgery</b>	Up to \$5,000 per surgery
<b>Skin Cancer Surgery</b>	<ul style="list-style-type: none"> <li>• Biopsy: Up to \$100</li> <li>• Excision of lesion of skin without flap or graft: Up to \$250</li> <li>• Flap or graft without excision: Up to \$375</li> <li>• Excision of lesion of skin with flap or graft: Up to \$600</li> </ul>
<b>Anesthesia</b>	25% of the surgery benefit
<b>Second Surgical Opinion</b>	Actual charges up to \$250
<b>Stem Cell Transplant</b>	Actual charges up to \$2,500 lifetime limit
<b>Ambulatory Surgical Center</b>	Actual charges up to \$300
<b>Bone Marrow Transplant</b>	<ul style="list-style-type: none"> <li>• Inpatient: Actual charges up to \$10,000</li> <li>• Outpatient: Actual charges up to \$5,000</li> <li>• \$10,000 lifetime limit</li> </ul>

<sup>1</sup> Plan provisions may vary by group size and are subject to state insurance law, and may vary due to such law.

## Group Employee-Paid Plans

### AIG Group CancerCare<sup>SM</sup> Plan Provisions (continued)<sup>1</sup>

#### Treatment-Related Benefits

<b>Antinausea Medication</b>	Actual charges up to \$100 per month
<b>Blood and Plasma</b>	<ul style="list-style-type: none"> <li>• Inpatient: \$3,000 lifetime limit</li> <li>• Outpatient: \$300 lifetime limit</li> </ul>
<b>Experimental Treatment</b>	<ul style="list-style-type: none"> <li>• Actual charges up to \$300 per day</li> <li>• Not payable on same day that radiation or chemotherapy benefit is payable</li> </ul>
<b>Radiation and Chemotherapy</b>	Actual charges up to \$1,200 per month

#### Other Benefits

<b>Health Screening</b>	\$50 (one test per calendar year)
<b>Lodging</b>	<ul style="list-style-type: none"> <li>• \$75 per day to a maximum of 60 days per calendar year</li> <li>• For employee or any immediate family member</li> </ul>
<b>Prosthesis</b>	<ul style="list-style-type: none"> <li>• Surgically implanted: Actual charges up to \$3,000</li> <li>• Non-surgically-implanted: Actual charges up to \$300</li> <li>• \$3,000 lifetime limit</li> </ul>

#### General Provisions

<b>Lump-Sum Benefit for Initial Diagnosis of Invasive Cancer (Selected by Employer)</b>	<ul style="list-style-type: none"> <li>• \$1,250</li> <li>• \$2,500</li> <li>• \$5,000</li> <li>• For employee and dependents</li> </ul>
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• Employee and spouse: 18–69</li> <li>• Dependent child: Under 19; to 23 if full-time student</li> </ul>
<b>Number of Hours Worked</b>	Actively at work at least 20–30 hours per week as defined by the employer
<b>Guarantee Issue (GI)</b>	<ul style="list-style-type: none"> <li>• 10–99 case: Not available</li> <li>• 100–499 case: 20% participation for \$2,500 GI amount</li> <li>• 500-plus case: 20% participation for \$5,000 GI amount</li> </ul>
<b>Participation Requirement</b>	Minimum 10 employees enrolled
<b>Continuation of Coverage When Employment Terminates</b>	<ul style="list-style-type: none"> <li>• Continuation privilege available for employee-paid plans</li> <li>• Coverage continuation ceases at age 70, upon nonpayment of premium or when group policy terminates</li> </ul>
<b>Waiting Period</b>	30 days from the effective date of coverage for first diagnosis of invasive cancer
<b>Pre-existing Condition</b>	12/12
<b>Benefit Reduction</b>	At age 70, benefit reduces to 50% of the original face amount
<b>Rate Guarantee</b>	One year

<sup>1</sup> Plan provisions may vary by group size and are subject to state insurance law, and may vary due to such law.

### Limitation of Benefits (state variations may apply)

No benefits are payable for any cancer that first manifests itself:

- within 30 days after coverage takes effect; or
- in the insured spouse or an insured child within 30 days after becoming covered under this policy; however, an insured child born after the date of application will be covered for cancer from birth.

Benefits are subject to the terms, conditions and exclusions of the *AIG Group CancerCare* insurance policy.

### Pre-existing Condition Limitations (state variations may apply)

Benefits under this policy are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage under this policy. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded from the policy.

A pre-existing condition means an injury or sickness for which an insured person had incurred charges; received medical treatment, consultation, care or services, including diagnostic measures; taken prescribed drugs or medicines; or had symptoms for which an ordinarily prudent person would have consulted a physician during the 12 months immediately preceding the coverage effective date under this policy.

### Exclusions (state variations may apply)

This policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- The insured person's suicide or intentional self-inflicted injury or sickness, while sane or insane
- The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic or other drug; or intoxicant including those taken as prescribed by a physician
- The insured person's commission of or attempt to commit an assault or felony
- The insured person's engaging in an illegal activity or occupation
- The insured person's voluntary participation in a riot
- Any illness, loss or condition specifically excluded from the definition of any critical illness
- War, declared or not; however, this does not include loss due to terrorism
- Balloon angioplasty, laser relief of an obstruction and/or other intra-arterial procedure
- Any injury or sickness covered under any state or federal workers' compensation, employer's liability law or similar law



Employee benefits 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.aigebbs.com](http://www.aigebbs.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.

*AIG Group CancerCare*<sup>SM</sup> is the marketing name for the Group Critical Illness Insurance Policy/Cancer Indemnity Expense Certificate Rider. Policy form series number: GCI50001; GCA60001-FL-1006 for Florida.

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.