

AIG Group
EmergencyCareSM Insurance



Accidents happen, and when they do, the affected parties need medical attention right away. *AIG Group EmergencyCareSM* insurance covers a wide variety of accident-related conditions, including fractures, dislocations and more—regardless of what is covered by other sources. All benefits are paid directly to the employee to use as he or she sees fit.

The *AIG Group EmergencyCare* insurance plan would cover the costs of family lodging, hospitalization, medical bills, treatment, X-rays and ambulance rides, so individuals can focus their energies on getting well.

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

Plan Features

- Broad protection, plus 24-hour and nonoccupational coverage for a wide range of injuries, including most children's sports injuries, as well as expenses not usually addressed by traditional health plans, such as transportation and lodging costs of treatment at a nonlocal facility
- Benefits paid directly to the insured, regardless of other medical coverage
- Spouse and children coverage available
- Issue ages 18 to 69
- Flexible plan designed to meet a wide range of coverage and income levels

For more information on *AIG Group EmergencyCare* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigeb.com.

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Group Employee-Paid Plans

AIG Group EmergencyCareSM Plan Provisions¹

	Plan A	Plan B	Plan C
Death Benefit (Spouse benefit is 50% of employee amount and child benefit is 25% of employee amount)			
Accidental Death	\$10,000	\$20,000	\$50,000
Hospital-Related Benefits			
Ambulance to/from Hospital (4 per Calendar Year)	<ul style="list-style-type: none"> • Ground Transportation: \$100 • Air Transportation: \$500 	<ul style="list-style-type: none"> • Ground Transportation: \$100 • Air Transportation: \$500 	<ul style="list-style-type: none"> • Ground Transportation: \$100 • Air Transportation: \$500
Emergency Room (Up to 4 Visits per Year)	\$100 per day	\$100 per day	\$100 per day
Hospital Admission	\$400	\$500	\$1,000
Hospital Confinement	\$150 per day, up to 90 days per occurrence	\$200 per day, up to 90 days per occurrence	\$200 per day, up to 365 days per occurrence
ICU (Maximum of 30 Days)	\$100 per day	\$150 per day	\$400 per day
Transportation to Nonlocal Hospital (Outside 100-Mile Radius)	Aircraft/railroad/bus: Actual charges up to \$300 per round trip and up to \$1,000 or 6 round trips per calendar year	Aircraft/railroad/bus: Actual charges up to \$350 per round trip and up to \$1,000 or 6 round trips per calendar year	Aircraft/railroad/bus: Actual charges up to \$500 per round trip and up to \$1,000 or 6 round trips per calendar year
Paralysis Benefit (Spouse benefit is 50% of employee amount and child benefit is 25% of employee amount)			
Hemiplegia	N/A	\$2,500	\$2,500
Paraplegia	N/A	\$5,000	\$5,000
Quadriplegia	N/A	\$10,000	\$10,000
Uniplegia	N/A	\$250	\$250
Surgery-Related Benefits			
Ambulatory Surgery	N/A	\$200 per visit	\$300 per visit
Anesthesia	25% of the surgery benefit	25% of the surgery benefit	25% of the surgery benefit
Blood, Plasma and Platelets	\$150	\$200	\$200
Surgery	100% of the surgical schedule	100% of the surgical schedule	100% of the surgical schedule

¹ 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 EmergencyCareSM Plan Provisions (continued)¹

	Plan A	Plan B	Plan C
Dismemberment Benefits (Spouse benefit is 50% of employee amount and child benefit is 25% of employee amount)			
Both Hands or Both Feet, One Hand and One Foot, One Hand and Sight of One Eye, Sight of Both Eyes, Speech and Hearing in Both Ears	\$25,000	\$25,000	\$25,000
Hearing in One Ear, One Hand or One Foot, Sight of One Eye	\$12,500	\$12,500	\$12,500
One or More Fingers or Toes	\$500	\$500	\$500
Thumb and Index Finger of Same Hand	\$2,500	\$2,500	\$2,500
Dislocation Benefits (Not paid under surgical benefits; also, the maximum dislocation and fracture benefit is \$10,000)			
Ankle, Collarbone, Elbow, Hip, Jaw, Knee, Shoulder	\$3,000	\$4,000	\$4,000
Fracture-Related Benefits (The largest benefit amount will be paid from either this schedule or the surgical schedule; also, the maximum dislocation and fracture benefit is \$10,000)			
Ankle, Cheek Bone, Coccyx, Collarbone, Elbow, Foot, Forearm, Hand, Heel, Kneecap, Lower Jaw, Lower Leg, Neck, Pelvis, Shoulder Blade, Skull, Sternum, Thigh, Upper Arm, Vertebra, Wrist	\$1,500	\$1,500	\$1,500
Hip	\$5,000	\$5,000	\$5,000
Rib	\$500	\$500	\$500
Other Benefits			
Coma	\$10,000	\$10,000	\$10,000
Common Carrier	\$10,000	\$20,000	\$25,000

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Group Employee-Paid Plans



AIG Group EmergencyCareSM Plan Provisions (continued)¹

	Plan A	Plan B	Plan C
Other Benefits (continued)			
Concussion	\$150	\$150	\$150
Continuous Care	\$30 per day (the lesser of 30 days or the number of days paid for the immediately preceding hospital confinement)	\$30 per day (the lesser of 30 days or the number of days paid for the immediately preceding hospital confinement)	\$30 per day (the lesser of 30 days or the number of days paid for the immediately preceding hospital confinement)
Health Screening	N/A	\$50 (one test per calendar year)	\$100 (one test per calendar year)
Lodging Benefit	N/A	\$100 per day, up to a maximum of 30 days and \$3,000 per calendar year	\$150 per day, up to a maximum of 30 days and \$3,000 per calendar year
Prosthesis	N/A	\$250	\$500
Severe Burn	\$10,000	\$10,000	\$10,000
General Provisions			
Coverage Type	<ul style="list-style-type: none"> • Nonoccupational • 24-hour 		
Issue Ages	<ul style="list-style-type: none"> • Employee and spouse: 18–69 • Dependent child: under 19; to 23 if full-time student 		
Number of Hours Worked	Actively at work at least 20–30 hours per week as defined by the employer		
Guarantee Issue (GI) Amounts	All amounts except for late entrants		
Participation Requirement	Minimum 10 employees enrolled		
Continuation of Coverage When Employment Terminates	<ul style="list-style-type: none"> • Continuation privilege available • Coverage continuation ceases at age 70, upon nonpayment of premium or when group policy terminates 		
Pre-existing Condition	12/12		
Benefit Reduction	<ul style="list-style-type: none"> • At age 65, benefit reduces to 65% of the original face amount • At age 70, benefit reduces to 50% of the original face amount 		
Rate Guarantee	One year		

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Pre-existing Conditions and Limitations (state variations may apply)

Benefits are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage.

A pre-existing condition means any injury for which an insured person had received any diagnosis, medical advice or treatment, or had taken any prescription medicines during the 12 months immediately preceding the effective date of the insured person's coverage under the policy.

Exclusions (state variations may apply)

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:

- Suicide or any attempt at suicide, intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury, or any act of auto-eroticism
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the insured person 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 pilot or crew member of any aircraft; or
 - riding as a passenger in an aircraft owned, leased or operated by the insured person'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 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)
- The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance
- The insured person's being under the influence of drugs, unless taken under the advice of and as specified by a physician
- The insured person's commission of or attempt to commit a felony
- Services and supplies that are not prescribed by a physician as necessary to treat an injury; 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
- Dental treatment unless due to an injury
- 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
- Any injury covered under any state or federal workers' compensation, employer's liability law or similar law
- Services and supplies that are not due to an injury, except as specifically provided
- Mental or nervous disorders or substance abuse
- Pregnancy, except complications of pregnancy
- Participating in any sport or sporting activity for wage, compensation or profit, including officiating or coaching, or racing any type vehicle in an organized event (except when participating in a covered activity)
- Driving any taxi for wage, compensation or profit
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding
- Custodial care or rest
- Sickness, disease, mental incapacity or bodily infirmity, whether the loss results directly or indirectly from any of these

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Exclusions (continued)

- Infections of any kind, regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition, including but not limited to diabetes
- Medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity, whether the loss results directly or indirectly from the treatment
- Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm



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.aigeb.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 EmergencyCareSM is the marketing name for the Group Accident Indemnity Insurance Policy. Policy form series number: N20000.

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.