

AIG Group
HospitalCareSM Insurance



Faced with the high cost of health insurance, more and more employers are shifting costs to employees through higher deductibles and co-insurance amounts—or by eliminating benefits altogether. Now, you can easily offer valuable healthcare products to supplement your group benefits plan.

AIG Group HospitalCareSM insurance offers your employees a solution to the financial burdens created by unexpected trips to the physician's office or hospital emergency room. It also provides additional protection against the financial burden of a serious injury or illness. *AIG Group HospitalCare* insurance can be tailored to fill any benefit gaps that might exist in your current medical plan—and the benefit is paid directly to the employee regardless of what's covered by other insurance.

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

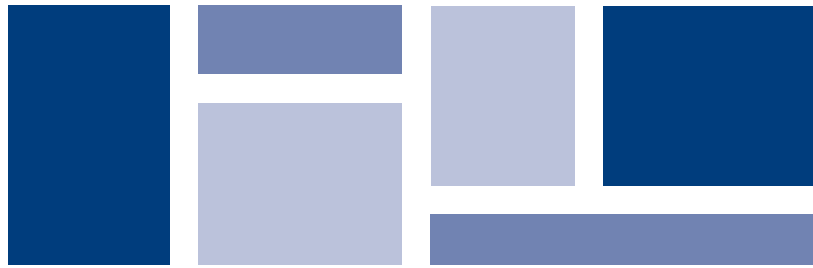
Plan Features

- Broad protection for a wide range of hospital-related expenses associated with nonoccupational injuries or sickness, including hospital admission and confinement, outpatient medical treatment, routine childcare visits, surgery and anesthesia
- Benefits paid directly to the insured, regardless of other medical coverage
- Spouse and children coverage available
- Flexible plan design to meet a wide range of coverage and income levels

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

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Group Employee-Paid Plans



AIG Group HospitalCare SM Plan Provisions ¹					
	Plan A	Plan B	Plan C	Plan D	Plan E
Hospital-Related Benefits					
Emergency Room, Up to 4 Visits per Year (Per Day)	\$50	\$60	\$75	\$75	\$80
Hospital Admission	\$200	\$300	\$500	\$700	\$1,000
Hospital Confinements, Up to 180 Days per Occurrence (Per Day)	\$100	\$200	\$300	\$400	\$1,000
ICU, Up to 30 Days per Occurrence (Per Day)	\$100	\$200	\$300	\$400	\$1,000
Physician Office Visits					
Routine Childcare Visit (Up to 4 per Year)	\$25	\$30	\$40	\$50	\$60
Physician Visit, Up to 3 per Year (6 per Year for Family)	N/A	\$50	\$60	\$75	\$75
Surgery-Related Benefits					
Anesthesia (Percentage of the Surgery Benefit)	25%	25%	25%	25%	25%
Surgery (Percentage of the Surgical Schedule)	100%	100%	100%	100%	100%
Other Benefits					
Health Screening (One per Calendar Year)	N/A	\$50	\$50	\$60	\$75
Outpatient Prescription Medication	\$15	\$20	\$25	\$30	\$30

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 HospitalCareSM Plan Provisions (continued)¹

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 employer
Guarantee Issue (GI)	<ul style="list-style-type: none"> • 10–99 case: Not available • 100–499 case: 20% participation • 500–999 case: 20% participation • 1,000-plus case: 20% participation or underwriting discretion for lower participation
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
Waiting Period	30 days from the effective date of coverage (does not apply to accidents)
Rate Guarantee	One year

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

Pregnancy is a pre-existing condition if conception occurs prior to 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

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

Exclusions (continued)

- Services and supplies that 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
- 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 or sickness 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 (or sickness), except as specifically provided
- 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)



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.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.

AIG Group HospitalCareSM is the marketing name for the Group Accident and Sickness 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.