

# Some things are just better together...

like your major medical plan and  
Accident Expense Plus<sup>SM</sup> Insurance



The intelligent, affordable way to complete  
your health insurance program

Over 50% of all bankruptcies in America are medically related.<sup>1</sup>



To cope with skyrocketing medical costs, more and more employers and individuals are choosing major medical insurance policies that have increased deductibles and co-pays. While these plans often make health insurance premiums more affordable, they also shift responsibility for a large portion of health care costs to you.

Accident Expense Plus<sup>SM</sup> is perfect for individuals and families who would like to experience fewer out-of-pocket medical expenses in the case of an accident or critical illness.<sup>4</sup>



**Maria, 33, graphic designer**

**A broken leg won't stop this leap into self-employment**

Leaving the corporate world to start her own graphic design business was a big step for Maria. One of her biggest concerns was medical insurance — could she find affordable coverage?

Maria purchased a major medical plan with a low premium — but a \$5,000 deductible. To help cover her high deductible and coinsurance costs, she supplemented the policy with an Accident Expense Plus plan. She opted for the \$7,000 per calendar year accident benefit with a \$250 deductible.

Three months later, Maria fell, breaking her leg in two places. Her injury required an emergency room visit, surgery to reset the bone, three months in a cast and six weeks of physical therapy. The medical bills could have derailed her business plans, but because Maria had an Accident Expense Plus policy, her only expense was the \$250 deductible. Broken leg or not, Maria kept marching steadily toward her goals.

Not an actual case; presented for illustrative purposes only.

## Imagine a financial tool that:

- **Helps cover deductibles, co-pays and other expenses not covered by your primary major medical plan.**
- **Pays medical benefits to you regardless of other coverage you have.**
- **Rapidly reimburses you for a wide variety of covered medical expenses related to accidents.**
- **Provides lump sum payouts if you're diagnosed with any of three major critical illnesses.<sup>4</sup>**

That's Accident Expense Plus — an economical and intelligent way to protect your family from today's high health care costs. Accident Expense Plus provides benefits for a wide range of accident-related costs, from emergency room visits to physical therapy to diagnostic exams — even surgery. The “plus” is an optional Critical Illness Rider that can pay a lump sum benefit if you're diagnosed with invasive cancer, heart attack or stroke.

## Did you know?

Accidents occur more frequently than you might think.

- **About 1 out of every 9 Americans seek medical attention for an injury each year.<sup>3</sup>**
- **Over 28 million people were treated in hospital emergency rooms for injuries.<sup>3</sup>**
- **Approximately 58.4 million visits to physician offices were due to unintentional injuries.<sup>3</sup>**



**Jack, 16, rising basketball star**

### **Out-of-network specialist is an affordable part of the team**

*Needed treatment from a specialist outside the network of their major medical plan*

John and Samantha were proud parents — their son Jack was an outstanding student who was also becoming a highly-recruited basketball star. When he fractured his wrist in the playoffs, the family's doctor referred him to a specialist outside their major medical carrier's network.

Thanks to the family's Accident Expense Plus policy, John and Samantha were promptly reimbursed for their out-of-network expenses and received additional benefits for the treatment and physical therapy. Jack made a full recovery and was back on the court the following season. His bank shot — and his parents' bank accounts — were as strong as ever.

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# Flexible Policy Options

Accident Expense Plus allows you to choose deductible amounts ranging from \$0 to \$500 and calendar year benefit maximums in increments of \$1,000 up to \$15,000. Annual benefits for the Critical Illness Rider<sup>4</sup> are \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000. Accident Expense Plus gives you the power to tailor your benefits to your budget and your individual needs.

## Accident Benefits<sup>4</sup>

<b>Deductible</b> (the amount of covered medical costs you're responsible for paying)	Four options: \$0, \$100, \$250 or \$500 annual deductible
<b>Benefit Amounts</b> (per calendar year)	\$1,000 to \$15,000 in \$1,000 increments
<b>Covered Expenses</b>	Emergency room, hospital charges, surgery, physician charges, physical therapy, urgent care center, ambulance, major diagnostic exams, x-rays, prosthesis, drugs administered in a hospital or urgent care center
<b>Family Coverage Options</b>	Spouse and/or children may be included in the policy
<b>How to Qualify for a Policy</b>	Are you age 64 or under? If so, you qualify. No questions asked.
<b>Coordination of Benefits</b>	This plan does not coordinate with other health insurance coverage. Benefits are paid in addition to those received from other health insurance policies.

## Critical Illness Rider Benefits<sup>4,5</sup>

<b>Deductible</b>	None. If you're diagnosed with a covered critical illness, you receive a lump sum benefit. It's that simple.
<b>Covered Critical Illnesses</b>	Heart attack, stroke, invasive cancer
<b>Benefit Amounts</b>	One time lump sum payout of \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000
<b>Family Coverage Options</b>	Spouse and children may be included in the rider
<b>How to Qualify for Coverage</b>	Three simple questions on the application
<b>Coordination of Benefits</b>	This plan does not coordinate with other insurance coverage. Benefits are paid in addition to those received from other health insurance policies.

<sup>1</sup> "Illness and Injury as contributors to Bankruptcy." *Health Affairs*, Winter 2005.

<sup>2</sup> Reimbursement is paid after deductible has been satisfied and subject to selected calendar year benefit maximum.

<sup>3</sup> National Safety Council, *Injury Facts*, 2007.

<sup>4</sup> The Critical Illness Rider is not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

<sup>5</sup> There may be a charge for each rider selected. See rider details regarding the benefit descriptions, limitations and exclusions.

# Exclusions

All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefit and exclusions apply in every state. Please consult the policy form and outline of coverage for details.

Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

Policies issued by:

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

Accident Expense Plus Policy Form Number 07120  
Critical Illness Rider Form Number 07121

**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. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

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