

# AG Accident Choice Plus®

Accidental Injury Insurance



## PRODUCT HIGHLIGHTS

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| <b>Key Producer Benefits</b>   | <ul style="list-style-type: none"> <li>■ Attractive compensation - not affected by health care reform</li> <li>■ Guaranteed issue – no underwriting, no medical exam for base policy</li> <li>■ Customizable policy – critical illness and other riders available (varies by state)</li> <li>■ Simplified process – online applications with eSignature and voice signature available</li> <li>■ Multiple payment options - including recurring credit card and EFT</li> <li>■ New opportunities - great cross sell for life insurance customers</li> </ul>  |
| <b>Key Consumer Benefits</b>   | <ul style="list-style-type: none"> <li>■ Dollar-for-dollar reimbursement – direct to policyholder (up to coverage amount)</li> <li>■ No network restrictions – access any hospital, physician or medical facility</li> <li>■ No waiting period to use benefits – submit claims immediately</li> <li>■ No lifetime limit – no matter how many accidents client has</li> <li>■ No coordination with major medical – pays benefits related to accidents regardless of other health coverage</li> </ul>  |
| <b>Target Market</b>   | <ul style="list-style-type: none"> <li>■ Adults aged 30 - 55 with school aged children (children are categorized up to age 25)</li> <li>■ Small business owners with a high deductible major medical plan</li> <li>■ Employees of small business without any employer sponsored major medical plan</li> </ul>  |
| <b>Renewability</b>  | The policy is guaranteed renewable to age 65   |
| <b>Issue Ages</b>  | 0–64 (ages 0–17 cannot purchase coverage for a spouse or child)  |
| <b>Underwriting</b>  | Accident coverage is guaranteed issue.   |
| <b>Benefit Amounts</b>   | <p>Accident coverage: \$5,000 to \$25,000, in \$5,000 increments.</p> <ul style="list-style-type: none"> <li>■ Benefit amount is the maximum amount that can be paid per coverage group in the policy. Policy insured is one group, spouse is one group and for family plans, all children are included in one group.</li> </ul>   |
| <b>Deductibles</b>   | <p>Accident expense benefit deductible options: \$100, \$300 or \$500</p> <ul style="list-style-type: none"> <li>■ The deductible only has to be satisfied once per calendar year for each individual covered on the policy.</li> <li>■ With a family plan, the max. deductible is two times the policy deductible chosen in a calendar year.</li> </ul>   |
| <b>Rate Structure</b>  | <ul style="list-style-type: none"> <li>■ Unisex</li> <li>■ Age-banded rates</li> </ul>   |
| <b>Available Riders *</b><br><br><small>* See rider details for complete terms, conditions and limitations</small> | <p><b>Critical Illness Rider:</b> Pays one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke.</p> <p><b>Accidental Death &amp; Dismemberment Rider:</b> Provides protection in the event of an accidental death or dismemberment. This rider also includes a common carrier benefit.</p> <p><b>Accidental Disability Income Rider:</b> Can provide protection against loss of income should you be disabled the event of an accident.</p>  |
| <b>Covered Benefits</b>  | <p>The following expenses are paid up to the calendar year maximum benefit as a result of a covered accident:</p> <ul style="list-style-type: none"> <li>■ Emergency Room</li> <li>■ Urgent Care Center</li> <li>■ Ambulance</li> <li>■ Physician Charges (Maximum of three follow-up physician visits within 45 days of accidental injury - one visit per day.)</li> <li>■ Surgery</li> <li>■ X-rays (One X-ray or set of X-rays if completed within 14 days of accidental injury)</li> <li>■ Prosthesis</li> <li>■ Physical Therapy (Visits must begin within 45 days of accidental injury or hospital discharge. Benefits limited to one physical therapy session/day, up to maximum of 10 visits for each accidental injury.)</li> <li>■ Major Diagnostic Exams (One per accident if completed within 14 days of accidental injury. Exams limited to CT scan, MRI and EEG.)</li> <li>■ Drugs administered in a hospital or urgent care center (No payment for drugs prescribed for use after initial care)</li> </ul> <p>Coverage is available for spouse and/or children under same policy if primary insured is covered. Spouse and children may have different benefit amounts for critical illness rider provided coverage for each does not exceed coverage of primary insured.</p> |

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| <b>Benefit Payment Conditions*</b> <p>* Refer to the Outline of Coverage for detailed information regarding benefits and exclusions.</p> | <p>Once deductible is met, benefits are paid less any adjustments or discounts up to maximum benefit amount, per insured, per calendar year, as shown in the policy schedule, regardless of whether those costs are covered under another insurance plan. To qualify for accident benefits:</p> <ul style="list-style-type: none"> <li>■ Injury must be result of an accident. Accident is defined as unforeseen occurrence of event that results in accidental injury to insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition.</li> <li>■ Initial care must begin within 72 hours of the accidental injury. All follow up care must be completed within 45 days of the accident.</li> <li>■ Care must be received within the United States</li> <li>■ Explanation of Benefits statement (EOB) required by claims department in addition to medical expense billing. EOB reviewed to account for any adjustments, discounts or allowances deducted in order to determine actual charges from medical provider.</li> </ul>   |
| <b>Policy Exclusions*</b> <p>* May vary by state</p>   | <p>NO benefits are paid if covered services are not related to a covered accident. NO benefits are paid for any accident or any loss caused in whole or in part by, or resulting in whole or in part from the insured person's:</p> <ul style="list-style-type: none"> <li>■ Suicide or attempt at suicide, or intentional self-inflicted injury or sickness, or any attempt at intentional self-inflicted injury or sickness while sane or insane</li> <li>■ Being under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or illegal drugs or while intoxicated as that condition is defined by the law of the state in which the accident occurred</li> <li>■ Commission of or attempt to commit an assault or a felony</li> <li>■ Engaging in an illegal activity or occupation</li> <li>■ Voluntary participation in any riot or civil insurrection</li> <li>■ Operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven</li> <li>■ Engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity</li> <li>■ Riding in or driving any motor driven vehicle in a race, stunt show or speed test</li> <li>■ Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating, coaching or umpiring, for which compensation or remuneration is received</li> <li>■ Operating any type of land, water, or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred</li> <li>■ Driving any taxi for wage, compensation, or profit</li> <li>■ Engaging in mountaineering using ropes and/or other equipment or any similar activity</li> </ul> <p>In addition, NO benefits are paid for any loss caused in whole or in part by, or resulting from the following:</p> <ul style="list-style-type: none"> <li>■ Declared or undeclared war, or any act of declared or undeclared war</li> <li>■ Hernia of any kind</li> <li>■ Bacterial infection that was not caused by an Accidental cut or wound</li> <li>■ Charges for treatment, services, drugs, medicines or supplies used to treat a Sickness</li> <li>■ Charges for services ordered, directed or performed by a Physician or supplies purchased from a provider who is an Insured Person; an Insured Person's Immediate Family Member; employed or retained by an Insured Person; an employer of an Insured Person; or ordinarily resides with an Insured Person.</li> <li>■ Any illness, loss or condition specifically excluded from the definition of any accident</li> </ul> |
| <b>Pre-existing Conditions</b>   | <p>No benefits paid for critical illness caused by a pre-existing condition unless critical illness commences after this rider has been in force for 12 months from effective date or most recent reinstatement date. We will not use the existence of a pre-existing condition to deny benefits after this rider has been in force for a period of 12 months following the date of application to this rider.</p>  |
| <b>Conversion Privilege</b>  | <p>American General Life will issue a separate accident policy to an insured spouse or child if a written application is submitted along with payment of the separate policy's first premium:</p> <ul style="list-style-type: none"> <li>■ By insured spouse within 31 days following termination of marriage by divorce decree</li> <li>■ Prior to policy anniversary on or following insured's 64th birthday</li> <li>■ By insured child within 31 days following termination of his/her policy coverage.</li> </ul>  |

There will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your agent or review the policy and outline of coverage for your state.

