

Coverage to  
help fill a  
critical gap



Critical Illness Health Insurance

**American General**  
Life Companies



The risk of developing a critical illness at any age is real. So are the benefits of CriticalCare Plus insurance. They can provide the immediate cash you need, to use any way you like.

## Did You Know ...

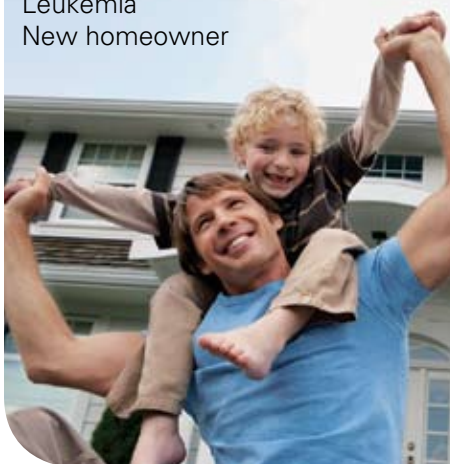
### The Risk of Survival is a Reality

- About 5.8 million stroke survivors are alive today, many of them with permanent stroke-related disabilities<sup>1</sup>
- The average male has a 16% chance of developing leukemia before the age of 40<sup>2</sup>
- In 2008, about 1.2 million Americans suffered a heart attack — and nearly 62% survived<sup>1</sup>
- In 2008, 1.4 million Americans were expected to be diagnosed with cancer — and 64% were expected to survive at least five years<sup>2,3</sup>

### The Cost of Surviving

- In 2005, cardiovascular disease cost Americans \$393.5 billion — the equivalent of \$1,327 for each man, woman and child in the country<sup>1,4</sup>
- About 50% of bankruptcies are medically related<sup>5</sup>
- In 2004, the costs surrounding cancer averaged \$29,805 per patient.<sup>4</sup>

**George, 31, attorney**  
Leukemia  
New homeowner



When George and his wife Sandra purchased their dream house, they wanted to make sure it would be a place to call home for many years to come. While they were applying for life insurance to help cover the mortgage if either of them passed away, their agent also suggested critical illness insurance, which could help protect their home in case of a costly health crisis. They each purchased a CriticalCare Plus policy with a 30-year coverage period — and three years later, when George was diagnosed with leukemia, their prudent decision paid off. His policy delivered a single-payment benefit of \$125,000, which helped them address all out-of-pocket treatment costs and compensate for lost income as they continued to meet their mortgage payments. Thankfully, George recovered from the illness, and he and Sandra were able to look forward to many more years in the home of their dreams.

The people and events depicted herein are fictional and do not represent actual cases.

<sup>1</sup> American Heart Association, Heart Disease and Stroke Statistics — 2008 Update

<sup>2</sup> American Cancer Society, Cancer Facts & Figures 2008

<sup>3</sup> This estimate does not include carcinoma in situ of any site except urinary and bladder; and does not include basal and squamous cell skin cancers

<sup>4</sup> U.S. Census Bureau, Annual Population Estimates 2000 to 2006

<sup>5</sup> "Illness and Injury as Contributors to Bankruptcy," Health Affairs, Winter 2005



## A Broad Range of Coverage

Your CriticalCare Plus policy and applicable riders will pay a lump-sum benefit upon diagnosis of one of numerous conditions most likely to cause major lifestyle changes.<sup>6,7</sup>

- Invasive cancer
- Coma
- Heart attack
- Stroke
- In situ cancer (25%; up to \$25,000 one time benefit under the base policy)
- Coronary artery bypass (25%; up to \$50,000 one time benefit under the base policy)
- Kidney (Renal) Failure
- Severe burns
- Paralysis only payable once per lifetime; 100% for Quadriplegia, 50% for Paraplegia, 50% for Hemiplegia
- Loss of sight, speech or hearing
- Occupational HIV (medical professionals only)
- Major organ transplant (25% upon listing with UNOS, 75% at the time of actual transplant)
- Loss of independent living

After Allison and her husband divorced, her first priority was ensuring a bright future for her 11-year-old son Jeremy, who had aspirations to become an architect. Month after month, Allison diligently set aside funds to pay for her son's education, often sacrificing her own needs to help his dream come true. She also purchased a CriticalCare Plus policy with a 10-year coverage period to ensure that if she were ever faced with a critical illness, her son's college savings would be protected. Several years later when Allison suffered a stroke, the major medical coverage provided by her employer covered most expenses, but others — such as adaptations to their home to help her get around — had to be paid out-of-pocket. Fortunately, the \$75,000 benefit from her CriticalCare Plus policy helped her address these expenses without tapping into her savings. Allison's recovery was slow and arduous, but she was able to watch her son follow his ambitions and enter the college of his choice — without financial worries.

The people and events depicted herein are fictional and do not represent actual cases.



<sup>6</sup> If diagnosed with a covered critical illness subject to all limitations and exclusions described in the policy

<sup>7</sup> Benefits vary by state

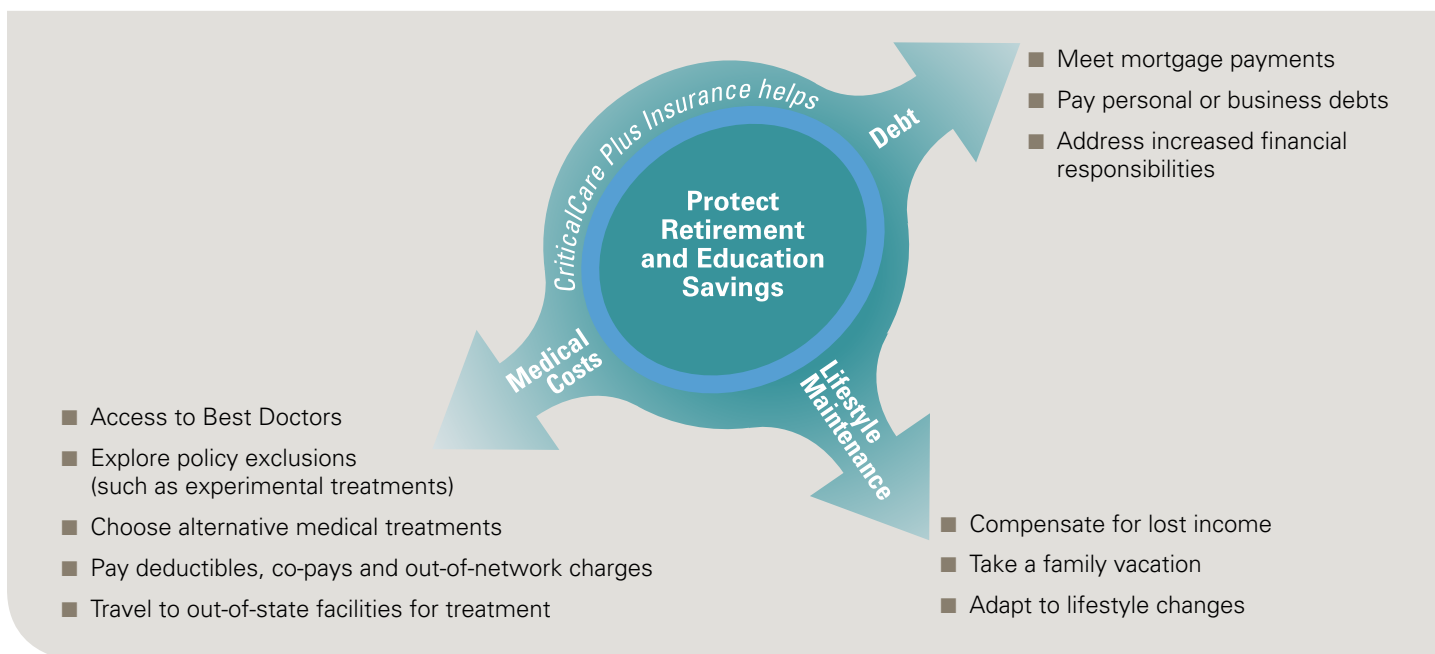




## Help to Cover the Costs

Being diagnosed with a critical illness can generate costs far beyond medical expenses — costs that may or may not be covered by your traditional health plan. Critical illness insurance can help cover the costs associated with a critical illness diagnosis, which may help leave your retirement and family savings intact.

Direct costs can include:	Indirect costs can include:
Deductibles	Lost income
Co-pays	Lifestyle changes/ Modifications to the home
Policy exclusions (such as experimental treatments)	Increased financial responsibilities
Out-of-network medical costs	Transportation and lodging for non-local treatment



Upon the birth of her second daughter, Wendy left her job as a nurse at a local hospital to be a full-time mom. The family was able to manage on her husband's income alone; however, they did have to make some adjustments in their lifestyle and weren't able to build up any savings. With no outside income, Wendy was ineligible for individual disability insurance; fortunately, she was able to purchase an CriticalCare Plus policy. When Wendy was diagnosed with breast cancer six years later, the policy's single-payment benefit not only enabled her to arrange for day-care for her daughters, but also to fly her mother in from another city to help around the house. Thanks to CriticalCare Plus, Wendy was able to continue taking care of her family even as she focused on her own recovery.

Not an actual case; for illustrative purposes only.



As a successful orthopedic surgeon, Joan enjoyed a comfortable six-figure income — and with two kids at home and two in college, she needed every penny. To protect her family's lifestyle if she ever became disabled, she purchased disability coverage with a six month elimination period; regrettably, even if she became disabled and qualified for benefits under her disability policy, the monthly benefits would not start for six months. To help cover the risk of the six month gap, Joan also bought a \$250,000 CriticalCare Plus policy. Two years later, she suffered kidney failure, which left her unable to work for eight months. Fortunately, the benefit from her CriticalCare Plus policy enabled her to continue meeting financial obligations without sacrificing her family's way of life before Joan started receiving the disability benefits.

Not an actual case; for illustrative purposes only.







## Discover the Benefits

Benefits, coverage and coverage options, riders and issue ages vary by state.	
<b>Benefit Amounts</b>	\$10,000 <sup>6</sup> to \$500,000. \$150,000 if Benefit Extension Rider <sup>8</sup> (BER) is elected.
<b>Available Coverage Periods</b>	10-year, 15-year, 20-year, 30-year and Lifetime
<b>Return of Premium</b>	In case of the insured's death while the policy is in force, the named beneficiary may receive a refund of all premiums paid (less any benefits paid under the policy) <sup>9</sup>
<b>Loss of Independent Living</b>	The full benefit payable for permanent loss of at least two out of six activities of daily living (bathing, dressing, toileting, transferring, continence and eating)
<b>Preventive Care Benefits</b>	Provides benefits if the insured undergoes any of a variety of health screening tests. Up to \$50 per calendar year will be paid.
<b>Best Doctors<sup>®10</sup></b>	Free membership in Best Doctors, a service which provides qualified referrals should you decide to seek a second opinion
<b>Benefit Period</b>	The Lifetime benefit period provides 100% critical illness coverage to age 70. The 10-year, 15-year, 20-year and 30-year coverage periods provide 100% coverage until age 70 or the expiration of the coverage period, whichever comes first. Loss of Independent Living is covered for the life of the policy at 100% after a 180-day waiting period has been met.
<b>Family Protection</b>	Coverage available for spouse and children
<b>Optional Benefits<sup>11</sup></b>	<ul style="list-style-type: none"> <li>■ <b>Benefit Extension Rider:</b> Provides coverage for additional diagnosis of a critical illness and delivers benefits beyond that of the base policy for; <ul style="list-style-type: none"> <li>- a critical illness that is different from all previously diagnosed critical illnesses; or</li> <li>- a critical illness that is the same as a previously diagnosed critical illness; can provide benefits upon a new diagnosis (with a maximum of 2 additional diagnoses per critical illness)<sup>12</sup></li> </ul> </li> <li>■ <b>Medical Personnel HIV Rider:</b> Pays the full benefit to a medical professional upon diagnosis of HIV acquired in the course of work-related duties</li> <li>■ <b>Accidental Death and Dismemberment Rider:</b> Protection in the event of an accidental death or dismemberment. The accidental death and dismemberment rider also includes a common carrier benefit.</li> </ul>
<b>United Network of Organ Sharing (UNOS)</b>	Pays 25% of the benefit for a major organ transplant when the insured is entered into the national waiting list for organ transplants. The remaining of the major organ transplant benefit (75%) will be paid at the time of the actual transplant.
<b>Issue Ages</b>	18 to 64 (Non-Nicotine Users), 18 to 59 (Nicotine Users and the 10-year plan)

<sup>8</sup> Benefit Extension Rider is not available for plans without a cancer benefit.

<sup>9</sup> The Return of Premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined.

<sup>10</sup> Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

<sup>11</sup> See the Rider for details regarding the benefit descriptions, limitations and exclusions. There may be a charge for each rider selected.

<sup>12</sup> Does not provide coverage for every critical illness covered by the base policy.

## Best Doctors

### It's included in your CriticalCare Plus policy.

Started by doctors from Harvard Medical School in 1989, Best Doctors has helped thousands of people be sure about their diagnoses – for free.

### How it works – Connect, Investigate, Answer

**Connect:** When you contact Best Doctors, you will be connected to a Member Advocate who will answer your questions and take your complete medical history.

**Investigate:** Best Doctors works with your physician to compile your medical information, including all doctors' records and tests, and selects a specialist (s) from their database of 40,000 doctors.

**Answer:** Best Doctors will deliver you and your physician an easy-to-understand report summarizing the doctor's findings, letting you know if your diagnosis and treatment plan are on target.

Best Doctors does not replace your relationship with your current doctor, but offers additional resources and support to you and your treating doctor.

## Limitations and Exclusions

Benefits payable are subject to all terms, conditions and exclusions of the policy. Please review the policy and applicable rider forms for detail on all limitations and exclusions. Limitations and exclusions include no benefits being payable for or on account of:

- A pre-existing condition unless the critical illness commences after the policy has been in force for two years from the effective date or most recent reinstatement date. Pre-existing conditions are subject to the Incontestable Provision.
- Medically related illnesses that occur within the required 180 day waiting period after a critical illness claim<sup>13</sup>
- A critical illness occurring during the first 30 days of coverage, or the first 90 days of coverage for invasive or in situ cancer. However, an insured child born after the effective date of this policy or any subsequent reinstatement will be covered from birth for the critical illnesses stated in the policy schedule.
- The insured's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness, or any attempted intentionally self-inflicted injury or sickness, while sane or insane
- The insured person being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant including those prescribed by a Physician that are misused by the insured person
- The insured's commission of or attempt to commit an assault or felony
- The insured's engagement in an illegal activity or occupation
- The insured's voluntary participation in any riot or civil insurrection
- Any illness, loss or condition specifically excluded from the definition of any critical illness
- War or any act of war, whether declared or not
- Balloon angioplasty, laser relief of an obstruction, and or other intra-arterial procedure
- Practicing or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is paid or received

(Note: Benefits, coverage and coverage options, riders, issue ages, limitations and exclusions vary by state. Please review the policy and applicable rider forms for details for a particular state.)

Rick had always loved to cook, and after years of coaxing from family and friends, he left his corporate job to open a fashionable downtown bistro. Committed to "doing it right," Rick took out several loans to ensure his kitchen was well-equipped and his dining room elegantly decorated. At the same time, he also purchased a CriticalCare Plus policy with a 20-year coverage period to protect his investment even if a critical illness took him away from his duties. Two years after opening his doors, Rick suffered a heart attack. Unable to work for four months, he was grateful for the \$200,000 benefit from his CriticalCare Plus policy, which not only enabled him to hire the extra help he needed, but also helped him continue his loan payments while his business adapted to the disruption. Fortunately, Rick made a full recovery and was soon back at the restaurant on a daily basis — and business was better than ever.

Not an actual case; for illustrative purposes only.

<sup>13</sup> This does not apply to Preventive Care Benefits.



**Rick, 38, restaurateur**  
Heart attack  
Business owner

Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

CriticalCare Plus Policy Form Number 05130

Benefit Extension Rider Form Number 05137

Medical Personnel HIV Rider Form Number 05139

Accidental Death and Dismemberment Rider Form Number 05138

**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.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

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American General Life Companies offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of its customers throughout the United States.

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