

GROUP LIMITED HEALTHCARE PROGRAM
Help protect against potential gaps in healthcare coverage



PROGRAM
HIGHLIGHTS

Important: This program provides access to limited benefit accident and sickness indemnity insurance. It offers discounts on certain medical care and health-related services. This program is **NOT** basic health insurance and is not a substitute for health insurance.

FOR PRODUCER USE ONLY — NOT FOR DISSEMINATION TO THE PUBLIC
Program not available in CT, MA, MN, MT, NH, NJ or WA.

American General
Life Companies

Health insurance plans may not cover all expenses associated with a hospital stay or major medical treatment. The balance, plus co-payments and deductibles, can lead to significant out-of-pocket costs for your client's employees.

With the Group Limited HealthCare program, you can easily offer valuable healthcare products and services to supplement your client's group benefits plan — and help fill any benefit gaps. Group Limited HealthCare provides a variety of limited indemnity insurance benefits and discount medical services to help with expected and unexpected medical expenses, such as doctor office visits, prescription drugs, diagnostic tests and more.

Program Features

- Guaranteed issue — no health questions asked or pre-existing condition exclusion (except pregnancy if conception occurred before the effective date of coverage).¹
- Minimum group size of two employees.
- Beech Street, Galaxy and Private Healthcare Systems (PHCS) networks — three of the largest health networks, with more than 1.3 million provider locations and 3,800 hospitals.²
- Prescription drug insurance program available to help employees address the high costs of outpatient prescription drugs.³
- Point-of-service discounts for medical, dental and vision services (claims repriced at point of service when using a network provider) — helps minimize out-of-pocket expenses.
- Spouse and children coverage available.
- Optional term life and critical illness insurance.⁴
- Program not subject to COBRA administration and related expenses.
- No cost call center enrollment option for groups with more than 100 employees.

Service Attributes

The Group Limited HealthCare program includes a rich portfolio of discount medical products and services offered through **Care**ington International Corporation, a certified Discount Medical Plan Organization (DMPO):

- Single-source fulfillment for your clients: quotes, case implementation, billing, ID cards, employer support and even call-center enrollment — all at one location.
- Concierge service — assists members with finding physician and hospital healthcare, scheduling appointments, patient advocacy and more.
- Nationwide medical network services through Beech Street, Galaxy and PHCS.
- 24-hour physician and nurse lines.
- Discount dental, vision and prescription services.⁵
- Live customer call center, Monday through Friday from 7 a.m. to 7 p.m. CST.

¹ Pre-existing pregnancy is covered in California.

² Offered through **Care**ington International Corporation.

³ Catalyst Rx is the full service Pharmacy Benefit Manager. The prescription drug insurance program is administered by Core V Solutions, Inc., Frisco, TX and underwritten by Fidelity Security Life Insurance Company, Kansas City, MO. Form numbers M-9031 and M-9022; policy numbers PD-329 and PD330. Sold in conjunction with the Group Limited HealthCare program — cannot be sold standalone. Not available in MA, ME, MN, NH, NY, UT or WA.

⁴ Not available in NY. Term life not available in FL.

⁵ Discount programs not available in NV.

Significant Savings

The following examples illustrate the level of savings a member can experience when using this program. (Note: For the following examples, the actual savings is from a dermatology office visit in Florida, and the representative discount is based on the PHCS network discount. Actual savings may vary depending upon provider charges.)

Example 1

Doctor's Office Visit (No Coverage versus Group Limited HealthCare Program)

	No Coverage	Group Limited HealthCare Program
Cost of service	\$150	\$150
Point-of-service medical discount	\$0	\$65 (approximately 43% discount)
Point-of-service out-of-pocket expenses	\$150	\$85
Reimbursement	\$0	\$75
Total employee expense	\$150	\$10 (after reimbursement)
Savings	0%	Approximately 93%

Example 2

Blood Test (No Coverage versus Group Limited HealthCare Program)

	No Coverage	Group Limited HealthCare Program
Cost of service	\$285	\$285
Point-of-service medical discount	\$0	\$202 (approximately 71% discount)
Point-of-service out-of-pocket expenses	\$285	\$83
Reimbursement	\$0	\$75
Total employee expense	\$285	\$8 (after reimbursement)
Savings	0 percent	Approximately 97%

Enrollment Support

We can provide enrollment capabilities tailored to your client's needs, from self-service options to full turnkey solutions:

- Enrollment coordinators offer assistance in structuring and implementing enrollments.
- Tools and support designed to enhance the benefits selection process.
- Call-center enrollments with fully trained, licensed enrollers at **Careington International Corporation**.

Compare the following enrollment strategies and see for yourself the potential earnings you can make with Group Limited HealthCare via call-center enrollment. (Not an actual case; presented for illustrative purposes only.)

	Scenario (based on 100-employee group)	Potential Earnings
Print Enrollment	You are conducting a basic print enrollment campaign for your client's employees. A typical print enrollment campaign yields three-percent participation.	<ul style="list-style-type: none"> ■ Participation: 10 enrolled employees ■ Premium earned: \$10,000 ■ Commission at 16.5%: \$1,650 ■ Your year 1 commission: \$1,650
Working with Third-Party Call Center Enrollment Services	With 20-percent participation, you split commission with a third-party call center for enrollment services. In-bound call response and actual sales are higher due to expertise of third-party enrollment company.	<ul style="list-style-type: none"> ■ Participation: 20 enrolled employees ■ Premium earned: \$20,000 ■ Commission split: 70% to Third-Party Call Center and 30% to you ■ Commission at 16.5%: \$2,310 to Third-Party Call Center and \$990 to you ■ Your year 1 commission: \$990
Working with Group Limited HealthCare Call Center Enrollment Services	With 20-percent participation, there's no commission split. You get free pre-enrollment material, plus added efficiency of enrollment, administration and fulfillment — all at one location.	<ul style="list-style-type: none"> ■ Participation: 20 enrolled employees ■ Premium earned: \$20,000 ■ Commission at 16.5%: \$3,300 ■ Your year 1 commission: \$3,300

Pre-existing Conditions, Limitations and Exclusions

Group Accident and Sickness Indemnity Insurance (N20000, N20001, N20005, N20009, N20010)

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.

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of auto-eroticism.
2. 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:
 - a. Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - b. Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft;
 - c. Riding as a passenger in an aircraft owned, leased or operated by the insured person's employer.
3. Declared or undeclared war, or any act of declared or undeclared war.
4. 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.)
5. The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.

6. The insured person's being under the influence of drugs unless taken under the advice of and as specified by a physician.
7. The insured person's commission of or attempt to commit a felony.
8. Services and supplies which 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.
9. Dental treatment unless due to an injury.
10. 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.
11. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.
12. Services and supplies which are not due to an injury or sickness except as specifically provided.
13. Participating in any sport or sporting activity for wage, compensation or profit, including officiating or coaching; or racing any type of vehicle in an organized event.
14. Driving any taxi for wage, compensation or profit.
15. Mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
16. Custodial care or rest.
17. Pregnancy if conception occurs prior to the effective date of the insured person's coverage under the policy.

Group Critical Illness Insurance Rider (N20005)

This rider does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. The insured person's suicide, or intentional self-inflicted injury or sickness, while sane or insane.
2. The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic, other drug or intoxicant, including those taken as prescribed by physician.
3. The insured person's commission of or attempt to commit an assault or felony.
4. The insured person's engaging in an illegal activity or occupation.
5. The insured person's voluntary participation in a riot.
6. Any illness, loss or condition specifically excluded from the definition of any critical illness.
7. War, whether declared or not.
8. Balloon angioplasty, laser relief of an obstruction and/or other intra-arterial procedure.
9. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.

Group Term Life Insurance (G-L-60000 and G-LAD-40000)

For the term life portion of the policy, upon receipt of written proof, satisfactory to us, of an insured's death, we will pay the amount of insurance shown on the schedule of benefits page for the insured in accordance with the Beneficiary and Payment of Benefits and the Facility of Payment provisions shown in the policy. Covered spouse will receive 50 percent of amount of insurance shown on the schedule of benefits. Covered children will receive 25 percent of amount of insurance shown on the schedule of benefits.

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-L-60000

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company of Delaware and American International Life Assurance Company of New York.

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

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are the issuing insurer's responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

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.

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