

AIG CancerCare® Insurance



Regardless of a person's age, occupation or lifestyle, the risk of cancer is real. And the costs can be overwhelming.

Many cancer-related expenses—such as travel to treatment facilities, in-home nursing services and prosthetic devices—often are not covered by traditional health insurance plans. Cancer insurance like *AIG CancerCare*® can help employees manage these costs and protect their families from excessive financial burdens.

With *AIG CancerCare* insurance, employees have coverage for a broad array of services to help meet their individual needs—even those already covered by other sources. A simple, straightforward claims process promptly delivers payments directly to the policy holder, unless payment is assigned to a health care provider.

Best of all *AIG CancerCare* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: *AIG Employee Benefit Solutions*™.

Policy Highlights

- Covers a broad array of the costs surrounding cancer treatment including radiation and chemotherapy
- Pays all benefits directly to the policy holder (unless payment is assigned to a healthcare provider) regardless of what is covered by traditional health plans
- With three levels of coverage available—Gold, Platinum and Platinum Plus—your clients can select the policy that best fits their needs and their budgets¹
- Guaranteed renewable for life
- Simplified issue underwriting
- Issue ages from 0 to 64 for individual plans; 18 to 64 for parent-and-child(ren) and family plans

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

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Employee-Paid Plan

Employee-Paid Plan Provisions

Coverage Type	Designed to supplement the cost of medical procedures and expenses due to the diagnosis and treatment of cancer
Coverage Plans	Gold, Platinum and Platinum Plus
Qualifying Events	<p>AIG CancerCare insurance covers a wide variety of cancer-related treatments and services, including:</p> <ul style="list-style-type: none"> • Initial diagnosis (internal cancer only) • Hospital confinement • Extended hospital confinement • Skilled nursing facility confinement • Nursing services (in hospital or at home) • Ambulance • Radiation and chemotherapy • Blood and plasma • Prosthetics • Hospice care • Internal cancer surgery • Skin cancer surgery • Anesthesia • Screening tests • Intensive care unit confinement • Waiver of premium • Death of insured • Lodging • Transportation • Antinausea medication • Bone marrow transplant • Second surgical opinion • Disability income • Stem cell transplant • Experimental treatment • Ambulatory surgical center • National Cancer Institute evaluation
Waiting Period	30 days
Plan Types	<ul style="list-style-type: none"> • Individual • Parent and Child(ren) • Family
Issue Ages	<ul style="list-style-type: none"> • 0–64 for the Individual plan • 18–64 for the Parent and Child(ren) and Family plans
Underwriting	Nonmedical Simplified Issue, i.e., limited only to questions on application (accept or decline)

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Premium Structure	<ul style="list-style-type: none"> • Premiums vary by state • Premiums are in 5-year age bands, unisex and not smoker-distinct
Premium Rates	<ul style="list-style-type: none"> • Guaranteed renewable for life; premiums can be changed on a class basis • Level • Payment period for life • Modes Available: Annual (A), semiannual (S), quarterly (Q), pre-approved checking (PAC), payroll deduction (PD) • Policy Fees: \$0.40 per premium collected except on an annual basis; not applied to the annual mode
Portable	<ul style="list-style-type: none"> • Yes

Affordable Coverage¹

Sample monthly rates for an *AIG CancerCare* insurance individual plan (premiums vary by issue state):²

Issue Age	AIG CancerCare Gold	AIG CancerCare Platinum	AIG CancerCare Platinum Plus
25	\$11.50	\$13.60	\$14.56
35	16.97	20.27	21.72
45	25.14	30.83	33.15
55	36.23	45.67	49.36

Limitations and Exclusions

No benefits are payable for any cancer that first manifests itself:

- within 30 days after coverage takes effect; or
- in the insured spouse or an insured child within 30 days after becoming covered under this policy; however, an insured child born after the date of application will be covered for cancer from birth.

Coverage for an insured child terminates on the policy anniversary following the insured child's 18th birthday (25th birthday if child is a full-time student).

Important note: Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for state variations.

¹Coverage level availability may vary; *AIG CancerCare Gold* not available in Florida or Wyoming

²Premium rates current as of March 2006; rates may vary by state.



Products underwritten by:

American General Life Insurance Company Houston, Texas

A member company of American International Group, Inc.

www.aigebs.com

*AIG CancerCare Gold Policy Form Number: 02181; AIG CancerCare Platinum Policy Form Number 02182;
AIG CancerCare Platinum Plus Policy Form Number 02183.*

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