

AIG Accident Expense Plus[®]

The intelligent, affordable way to complete your clients' health insurance program



An accident insurance policy

Policies issued by:
American General Life Insurance Company
A subsidiary company of American International Group, Inc. (AIG)

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Some things are just better together ...



like your clients' major medical plan and AIG Accident Expense Plus®

The Right Plan — Right Now

A powerful trend is sweeping the health insurance market. More than ever before, employers and individuals are turning to high-deductible, high co-pay major medical policies as the best way to keep their insurance premiums affordable.

Unfortunately, high-deductible plans — by design — shift responsibility for a large portion of health care costs to your clients. American General Life Insurance Company (American General Life) was quick to recognize this challenge and has created a remarkable solution that's also a powerful opportunity for producers: *AIG Accident Expense Plus*®.

AIG Accident Expense Plus is affordable coverage that pays accident benefits regardless of other policies your clients may have — benefits that can help cover many expenses they would otherwise have to pay on their own, like deductibles, co-payments and additional charges for using out-of-network providers.

Two powerful benefits, one low-cost solution

Accidental Injury Insurance + Optional Critical Illness Insurance = **AIG Accident Expense Plus**

Dollar-for-dollar reimbursement for:

- Emergency Room
- Hospital
- Urgent Care Center
- Surgery
- Diagnostic Exams
- X-rays
- Physical Therapy

Lump sum benefit paid after initial diagnosis for these major critical illnesses:

- Invasive Cancer
- Heart Attack
- Stroke

An affordable supplement to major medical insurance

- Pays benefits regardless of other coverage
- Makes payments directly to your client
- An ideal supplement for high-deductible major medical plans

Accident Coverage — Without Strings

As a financial professional, you've probably seen clients disappointed by other plans that were supposed to supplement their major medical insurance coverage. Many times, that disappointment can be traced to "coordination" provisions — policy terms that limit benefits for claims covered by a primary insurance plan.

Coordination provisions not only reduce benefits, but they also add another level of complexity to the management of health care — as if paying for health care weren't complicated enough already.

Fortunately, *AIG Accident Expense Plus* is different. Because there are no coordination provisions, your clients will:

- Receive policy benefits regardless of other coverage they may have.
- Be able to reduce the amount of out-of-pocket expense, such as major medical deductibles and co-pays, incurred as the result of an accident.
- Appreciate owning a policy that's simple and straightforward

Over 50% of all bankruptcies in America are medically related.¹



Policy Benefits

AIG Accident Expense Plus provides coverage for a wide range of accident-related costs, from emergency room visits to physical therapy to diagnostic exams — even surgery. The “plus” is the optional Critical Illness Rider which can pay a lump sum benefit for invasive cancer, heart attack or stroke.

AIG Accident Expense Plus gives you and your clients:

- **Freedom.** Clients can choose any hospital, physician or medical facility.
- **Flexibility.** Tailor the ideal client solution using a variety of deductibles and benefit amounts.
- **Fast and easy underwriting.** Accident coverage is guaranteed issue for anyone age 64 or younger, and critical illness coverage is underwritten on a simple accept/reject basis using just three health questions.

¹ National Safety Council, *Injury Facts*, 2007.

AIG Accident Expense Plus Policy Highlights

Market

Individual (spouse and child coverage available)

Renewability

The policy is guaranteed renewable to age 65

Issue Ages

0 - 64

Underwriting

Accident coverage is guaranteed issue.

Application for the Critical Illness Benefit Rider is based on three health questions.

- If an applicant answers “No” to all three questions, the rider will be issued
- A “Yes” answer to any question makes the applicant ineligible for the rider

Benefit Amounts

Accident coverage: \$1,000 to \$15,000, in \$1,000 increments.

- Benefit amount is the maximum per covered person each calendar year.

Critical Illness Rider: \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 (All policies issued in DE, IA, KS, OK, SC, TX and WV only offer a \$25,000 benefit)

Spouse and children may elect up to 100% of the primary insured's coverage. For both accident and critical illness, spouse and children may elect up to 100% of the primary insured's coverage.

Deductible

Accident expense benefit deductible options: \$0, \$100, \$250 or \$500

- The deductible only has to be satisfied once per calendar year
- With a family plan, once out of pocket charges reach double the chosen deductible, claims are paid from the first dollar. (See the “Frequently Asked Questions” brochure AGLC102871 for an example.)

Critical Illness Rider: No deductible

Rate Criteria

- Sex-distinct
- Age-banded Rates
- Tobacco/Non-tobacco for the Critical Illness Rider

Riders

The Critical Illness Rider pays a one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke. The rider terminates for an insured upon payment of the lump sum benefit.

Use AIG Accident
Expense Plus to:



- Fill a gap in your clients' insurance programs
- Position yourself as an informed professional offering effective solutions
- Deepen your client relationships with multi-product solutions

Policy Highlights Continued

Covered Benefits

AIG Accident Expense Plus will pay for the following expenses as a result of a covered accident:

Emergency Room	Urgent Care Center
Hospital Charges	Ambulance
Surgery	Major Diagnostic Exams
Physician Charges	X-Rays
Physical Therapy	Prosthesis

Drugs must be administered in a hospital or urgent care center. (There is no payment for drugs prescribed to be taken or used after initial care.)

The Critical Illness Rider provides a one-time lump sum payment upon initial diagnosis of heart attack, stroke or invasive cancer.

Coverage is available for spouse and/or children under the same policy if the primary insured is covered. Spouse and children may have different benefit amounts for the critical illness rider provided the coverage for each does not exceed the coverage of the primary insured.

Benefit Payment Conditions

To qualify for accident benefits:

- Initial care must begin within 72 hours of the accidental injury
- Care must be received within the United States

Critical Illness Rider*		
Critical Illness	Definition	Waiting Period
Invasive Cancer	The presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tumor into healthy tissue.	90 days after coverage begins.
Heart Attack	The death of a portion of the heart muscle due to inadequate cardiac blood supply to the area.	30 days after coverage begins.
Stroke	Cerebrovascular incident caused by infarction of brain tissue, cerebral or subarachnoid hemorrhage, cerebral embolism or cerebral thrombosis.	30 days after coverage begins.

In Oklahoma, 10% of the benefit amount can be paid up to \$1,000 in the first 30 days.

* May vary by state

Accident Expense Exclusions*

American General Life will pay NO benefits under the policy if covered services are not related to a covered accident. We will pay NO benefits for any accident or any loss caused in whole or in part by, or resulting in whole or in part from the following:

- Insured Person's 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
- Insured Person's 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
- Insured Person's commission of or attempted commission of an assault or felony
- Insured Person's engaging in an illegal activity or occupation
- Insured Person's voluntary participation in any riot or civil insurrection
- Declared or undeclared war, or any act of declared or undeclared war
- Insured Person's 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
- Insured Person's engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity
- Insured Person's riding in or driving any motor driven vehicle in a race, stunt show or speed test
- Insured Person's practicing for or participating in any semi-professional or professional competitive athletic contest for which such Insured receives any compensation or remuneration
- Insured Person's 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
- Any illness, loss or condition specifically excluded from the definition of any accident.

Critical Illness Rider Exclusions*

American General Life will not pay benefits for any critical illness incurred, manifested or diagnosed before the first 30 days after the date coverage on the insured person becomes effective under the rider, or for invasive cancer, before the end of the first 90 days after the date coverage on the insured person becomes effective under the rider. However, an insured child born after the effective date of the rider or any subsequent reinstatement will be covered from birth for the critical illnesses stated in the rider schedule.

Other exclusions include any loss caused in whole or in part by, or resulting in whole or in part from the following:

- Insured Person's attempt at suicide, or intentional self-inflicted injury or sickness, while sane or insane

* May vary by state



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 *AIG 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 account — was as strong as ever.

Not an actual case; presented for illustrative purposes only

Policy Highlights Continued

Critical Illness Exclusions Continued

- 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
- Insured Person's commission of or attempted commission of an assault or a felony
- Insured Person engaging in an illegal activity or occupation
- Insured Person'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
- Insured Person practicing for or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is paid or received

Pre-existing Conditions

We will not pay benefits for a critical illness that is caused by a pre-existing condition unless the critical illness commences after the rider has been in force for twelve (12) months from the effective date or most recent reinstatement date. We will not use the existence of a preexisting condition to deny benefits after the rider has been in force for a period of twelve (12) months following the date of application to the rider.

Nicotine

The critical illness benefit rider has tobacco and non-tobacco rates. Nicotine usage is defined as the use of any product that contains nicotine such as cigarettes, cigars, pipes or chewing tobacco, and nicotine gum or patches. To be considered for a non-tobacco rate, there must have been no use within the year prior to the application date.

Conversion Privilege

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:

- By the insured spouse within 31 days following termination of marriage by divorce decree
- Prior to the policy anniversary on or following the insured's 64th birthday
- By the insured child within 31 days following the termination of his or her coverage under the policy

Payment Modes

	Modal Factors	
	Nationwide	
Annual	1.000	
Semi-Annual	.52	
Quarterly	.265	
Monthly	.095	

Policy Fee

None

How to Calculate Premiums

1. Select the appropriate base plan rate from pages 8-25 for the primary insured based on age, gender, deductible and benefit amount
2. Add the spouse rate (if included) for the same deductible and benefit amount based on the spouse's age
3. Add children rate (if included) for the selected deductible and benefit amount. The benefit amount may not exceed that of the primary insured.
4. Add the appropriate rate for the Critical Illness Rider listed on pages 26-27 for all covered insureds
5. Add the base total and the rider total together
6. Multiply the base and rider total by the chosen modal factor

Example Calculation

Male, age 37, Spouse age 33, 2 children. \$5,000 base benefit with \$100 deductible. \$5,000 Critical Illness Rider for husband and wife only. Neither has used nicotine in the last year. Monthly bank draft.

Calculation

Base Rate*	Male Age 37	\$346.50
	Spouse Age 33	\$192.15
	2 Children	\$162.65
Critical Illness Rider*	\$7.48 x 5 (Primary)	\$ 37.40
	\$6.50 x 5 (Spouse)	\$ 32.50
Total		\$771.20
x Modal Factor	.095	
Premium		\$ 73.26

* May vary by state



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 *AIG 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 *AIG 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

Nationwide Annual Accident Expense Rates²

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
0 – 24	424.10	530.25	317.04	384.84	275.16	330.96	229.44	270.12
25 – 39	296.71	352.22	230.42	266.51	207.03	235.69	181.05	201.92
40 – 54	240.97	256.18	190.97	202.00	174.99	183.62	156.10	162.68
55 – 64	305.16	296.97	249.77	246.04	229.27	228.08	210.21	207.60

\$2,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	491.04	618.48	384.48	447.12	314.16	380.16	257.52	304.08
25 – 39	343.52	410.52	275.80	307.76	234.68	268.60	200.26	223.92
40 – 54	268.92	289.74	220.96	228.12	193.00	203.78	168.00	176.42
55 – 64	327.98	321.48	277.68	278.68	246.16	244.36	221.50	218.88

\$3,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	525.96	671.04	389.88	483.84	334.44	410.40	270.00	325.08
25 – 39	370.56	443.25	279.69	330.48	246.30	284.70	205.86	233.76
40 – 54	285.99	308.73	224.31	240.36	200.82	212.55	172.38	181.62
55 – 64	340.23	335.04	282.00	281.07	254.55	248.34	223.56	221.70

\$4,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	555.36	702.72	405.12	498.72	344.64	423.36	277.44	331.20
25 – 39	387.00	465.20	290.36	342.28	253.76	293.00	212.20	240.00
40 – 54	295.76	318.88	230.68	245.68	205.00	217.12	175.44	184.72
55 – 64	344.20	337.88	284.48	283.44	255.52	252.32	225.60	223.44

\$5,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	563.40	712.80	410.40	510.00	348.60	427.80	280.80	335.40
25 – 39	389.90	468.75	295.05	346.50	256.50	297.65	213.65	242.50
40 – 54	298.75	322.35	232.85	247.85	206.35	218.65	176.65	185.85
55 – 64	346.75	339.90	285.45	284.45	256.45	253.30	226.00	224.20

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Nationwide Annual Accident Expense Rates²

SPOUSE AND CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
\$1,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	315.70	422.35	205.33	272.81	169.30	222.88	124.72	165.90
25 – 39	188.98	242.82	123.49	158.70	102.76	131.37	76.05	96.62
40 – 54	135.96	153.57	89.55	100.33	74.11	83.02	54.25	60.70
55 – 64	138.66	136.03	92.16	90.60	73.05	71.44	52.19	50.94
Children	290.49		121.67		97.28		68.79	
\$2,000 maximum								
18 – 24	384.44	512.70	257.34	344.02	209.62	278.34	151.10	200.36
25 – 39	233.26	297.78	157.28	200.72	128.28	163.02	93.58	118.62
40 – 54	168.10	188.48	112.56	126.26	91.30	102.00	65.90	73.52
55 – 64	163.66	160.26	108.04	106.14	85.18	83.70	60.48	58.98
Children	345.00		145.78		113.98		78.70	
\$3,000 maximum								
18 – 24	423.63	563.61	283.02	377.64	226.20	303.36	163.08	215.73
25 – 39	259.26	329.61	173.94	220.74	139.68	177.99	101.01	127.59
40 – 54	184.20	205.92	123.90	138.36	99.12	110.52	71.10	79.11
55 – 64	176.49	172.62	116.88	114.18	90.96	89.01	64.65	63.18
Children	366.48		154.92		120.48		82.62	
\$4,000 maximum								
18 – 24	450.60	598.92	298.96	394.60	240.44	316.04	172.68	228.20
25 – 39	276.84	351.32	184.40	233.52	148.40	187.44	107.28	134.88
40 – 54	194.84	218.40	129.60	144.48	104.16	116.00	74.44	82.72
55 – 64	181.64	177.52	120.44	117.76	94.76	92.80	67.28	65.84
Children	378.44		159.44		124.08		84.52	
\$5,000 maximum								
18 – 24	469.10	621.75	311.35	410.80	249.70	328.20	179.00	236.80
25 – 39	288.65	365.80	192.15	243.15	154.75	195.00	111.55	140.00
40 – 54	202.15	226.35	134.45	149.75	107.75	120.00	76.95	85.50
55 – 64	187.25	183.00	123.80	121.00	97.10	94.95	69.20	67.45
Children	387.35		162.65		126.70		85.80	

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Nationwide Annual Accident Expense Rates²

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
0 – 24	577.44	730.80	419.76	520.56	357.12	437.76	284.40	340.56
25 – 39	399.72	480.42	301.92	355.08	261.60	302.94	217.08	246.36
40 – 54	303.96	329.22	236.88	253.56	210.12	222.42	178.08	187.32
55 – 64	349.38	343.92	287.64	286.86	257.70	256.26	227.64	225.72

\$7,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	577.92	731.64	424.20	525.00	360.36	441.00	287.28	344.40
25 – 39	403.41	483.49	304.78	357.98	263.90	305.69	218.82	248.50
40 – 54	306.32	329.98	238.21	254.87	210.98	223.65	179.20	188.44
55 – 64	352.38	345.31	288.26	287.84	258.58	256.83	229.67	226.94

\$8,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	586.56	743.04	428.16	529.92	363.84	444.48	289.92	348.48
25 – 39	410.08	490.72	307.76	361.20	266.08	308.32	220.24	250.48
40 – 54	309.04	333.28	240.16	256.08	211.60	224.64	180.40	189.60
55 – 64	354.80	347.52	289.60	288.72	259.84	257.68	230.88	227.76

\$9,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	595.08	753.84	432.00	534.60	367.20	448.20	292.68	352.08
25 – 39	414.63	497.70	310.86	363.78	268.29	311.40	221.67	252.36
40 – 54	311.49	336.96	241.38	257.31	212.85	225.90	181.35	190.80
55 – 64	357.75	349.29	290.16	289.08	260.37	258.39	231.93	228.87

\$10,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.60	765.60	436.80	538.80	369.60	451.20	296.40	356.40
25 – 39	419.10	504.30	313.30	366.80	269.90	314.00	223.70	254.40
40 – 54	314.00	340.50	242.90	258.80	213.70	227.30	182.30	191.90
55 – 64	360.60	350.40	291.00	290.00	261.30	259.10	233.70	230.30

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Nationwide Annual Accident Expense Rates²

SPOUSE AND CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
\$6,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	475.50	629.64	315.66	416.40	252.96	332.46	181.20	239.82
25 – 39	292.74	370.86	194.82	246.48	156.96	197.58	113.04	141.78
40 – 54	204.72	229.08	136.14	151.62	108.96	121.38	77.88	86.46
55 – 64	189.18	184.92	124.98	122.10	97.92	95.76	69.90	68.04
Children	394.26		166.92		129.24		87.60	

\$7,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	481.95	637.63	319.97	422.03	256.20	336.70	183.40	242.83
25 – 39	296.87	375.90	197.54	249.83	159.18	200.27	114.52	143.57
40 – 54	207.27	231.84	137.83	153.44	110.18	122.78	78.75	87.43
55 – 64	191.10	186.76	126.14	123.27	98.70	96.46	70.56	68.60
Children	399.14		168.56		130.62		88.55	

\$8,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	488.40	645.52	324.24	427.68	259.44	340.96	185.60	245.84
25 – 39	300.96	380.96	200.32	253.12	161.44	202.88	116.00	145.36
40 – 54	209.76	234.64	139.52	155.28	111.44	124.16	79.68	88.48
55 – 64	193.12	188.64	127.28	124.40	99.52	97.28	71.28	69.20
Children	404.08		171.04		132.32		89.84	

\$9,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	494.82	653.49	328.59	433.35	262.62	345.15	187.74	248.76
25 – 39	305.10	386.01	202.95	256.50	163.62	205.47	117.45	147.15
40 – 54	212.31	237.42	141.21	157.14	112.68	125.55	80.46	89.37
55 – 64	195.03	190.62	128.43	125.46	100.35	98.01	71.91	69.75
Children	407.88		172.89		133.56		90.81	

\$10,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	501.30	661.40	332.90	439.00	265.90	349.40	190.00	251.80
25 – 39	309.20	391.10	205.70	259.80	165.80	208.10	119.00	148.90
40 – 54	214.90	240.20	142.90	159.00	113.90	126.90	81.40	90.30
55 – 64	197.00	192.50	129.60	126.70	101.10	98.70	72.60	70.40
Children	409.20		173.40		133.90		91.10	

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Nationwide Annual Accident Expense Rates²

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
0 – 24	608.52	772.20	439.56	545.16	372.24	454.08	297.00	357.72
25 – 39	422.29	507.98	315.04	370.15	272.03	315.92	225.17	255.97
40 – 54	316.36	343.42	244.31	261.80	215.16	228.58	183.26	192.50
55 – 64	363.66	354.64	292.38	292.05	263.12	260.48	234.41	231.44

\$12,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	614.88	780.48	442.08	548.64	375.84	460.80	299.52	360.00
25 – 39	426.48	513.00	317.52	373.20	274.44	319.08	226.08	257.88
40 – 54	320.16	347.04	245.88	263.28	216.96	230.16	185.04	194.04
55 – 64	367.68	358.44	294.24	292.44	264.36	262.32	235.80	232.68

\$13,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	620.88	787.80	446.16	556.92	379.08	464.88	301.08	363.48
25 – 39	430.69	517.79	320.84	376.61	276.64	321.62	227.89	259.87
40 – 54	323.44	350.22	248.17	266.37	218.27	232.05	186.42	195.65
55 – 64	371.15	362.70	295.75	293.80	265.46	263.25	237.12	234.26

\$14,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	635.04	803.04	451.92	562.80	384.72	472.08	304.08	367.92
25 – 39	437.78	525.28	323.82	381.92	279.58	325.36	229.32	262.22
40 – 54	329.84	356.86	249.76	267.68	219.94	233.52	188.44	197.68
55 – 64	377.86	369.46	297.64	296.24	267.40	265.72	239.54	236.18

\$15,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	641.70	811.05	455.40	565.20	387.00	475.20	306.00	370.80
25 – 39	441.45	529.20	326.10	384.30	282.45	328.05	231.45	263.85
40 – 54	333.15	359.55	251.40	268.50	222.00	235.20	190.05	199.20
55 – 64	381.30	373.50	299.10	297.45	268.65	266.85	241.50	238.05

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Nationwide Annual Accident Expense Rates²

SPOUSE AND CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
\$11,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	507.65	669.35	337.15	444.62	269.06	353.65	192.17	254.76
25 – 39	313.28	396.11	208.34	263.12	167.97	210.76	120.45	150.70
40 – 54	217.36	242.88	144.54	160.82	115.17	128.26	82.28	91.30
55 – 64	199.76	195.25	131.23	127.71	102.30	99.99	73.26	70.95
Children	411.95		174.02		133.98		91.96	

\$12,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	514.08	677.28	341.52	450.24	272.28	357.84	194.40	257.76
25 – 39	317.40	401.16	211.08	266.52	170.28	213.36	121.92	152.52
40 – 54	219.96	245.76	146.28	162.72	116.40	129.72	83.16	92.28
55 – 64	201.60	197.16	132.36	128.88	103.20	100.68	73.92	71.52
Children	414.00		174.84		134.76		91.80	

\$13,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	520.52	685.23	345.80	455.91	275.60	362.18	196.56	260.78
25 – 39	321.49	406.25	213.85	269.88	172.51	215.93	123.50	154.18
40 – 54	222.56	248.43	147.94	164.58	117.65	131.04	84.11	93.21
55 – 64	203.58	199.03	133.38	130.13	103.87	101.27	74.62	72.02
Children	415.87		177.58		136.50		92.95	

\$14,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	526.96	693.14	350.14	461.44	278.74	366.38	198.66	263.76
25 – 39	325.64	411.32	216.44	273.28	174.72	218.68	124.88	155.96
40 – 54	225.12	251.16	149.52	166.46	118.86	132.44	84.98	94.22
55 – 64	204.96	200.48	134.26	131.18	104.44	101.78	75.18	72.66
Children	422.38		180.46		137.90		94.36	

\$15,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	531.00	698.10	352.80	465.00	280.80	369.00	200.10	265.65
25 – 39	328.20	414.45	218.10	275.25	176.10	220.20	125.85	157.20
40 – 54	226.65	252.90	150.60	167.55	119.55	133.20	85.50	94.80
55 – 64	205.95	201.30	135.00	131.85	104.85	102.30	75.75	73.05
Children	426.45		182.10		139.35		95.25	

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Annual Accident Expense Rates² North Dakota and South Dakota

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
0 – 24	402.89	503.74	301.19	365.60	261.40	314.41	217.97	256.61
25 – 39	281.87	334.61	218.90	253.19	196.68	223.91	171.99	191.82
40 – 54	228.92	243.37	181.42	191.90	166.24	174.43	148.30	154.54
55 – 64	289.91	282.12	237.28	233.74	217.81	216.68	199.70	197.22

\$2,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	466.50	587.56	365.26	424.76	298.46	361.16	244.64	288.88
25 – 39	326.34	389.98	262.00	292.38	222.94	255.18	190.26	212.74
40 – 54	255.48	275.24	209.90	216.72	183.36	193.60	159.60	167.60
55 – 64	311.58	305.40	263.80	264.74	233.86	232.14	210.44	207.94

\$3,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	499.65	637.50	370.38	459.66	317.73	389.88	256.50	308.82
25 – 39	352.02	421.08	265.71	313.95	234.00	270.48	195.54	222.06
40 – 54	271.68	293.28	213.09	228.33	190.77	201.93	163.74	172.53
55 – 64	323.22	318.27	267.90	267.03	241.83	235.92	212.37	210.63

\$4,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	527.60	667.60	384.88	473.80	327.40	402.20	263.56	314.64
25 – 39	367.64	441.92	275.84	325.16	241.08	278.36	201.60	228.00
40 – 54	280.96	302.92	219.16	233.36	194.76	206.24	166.68	175.48
55 – 64	327.00	321.00	270.24	269.28	242.72	239.68	214.32	212.28

\$5,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	535.25	677.15	389.90	484.50	331.15	406.40	266.75	318.65
25 – 39	370.40	445.30	280.30	329.15	243.70	282.80	202.95	230.40
40 – 54	283.80	306.20	221.20	235.45	196.05	207.75	167.80	176.55
55 – 64	329.45	322.90	271.20	270.25	243.65	240.65	214.70	212.95

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² North Dakota and South Dakota

SPOUSE AND CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
\$1,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	299.92	401.23	195.06	259.17	160.84	211.74	118.48	157.61
25 – 39	179.53	230.68	117.32	150.77	97.62	124.80	72.25	91.79
40 – 54	129.17	145.89	85.07	95.32	70.41	78.87	51.53	57.66
55 – 64	131.73	129.23	87.55	86.07	69.40	67.87	49.58	48.40
Children	275.97		115.59		92.42		65.35	
\$2,000 maximum								
18 – 24	365.22	487.08	244.48	326.82	199.14	264.42	143.56	190.34
25 – 39	221.60	282.90	149.42	190.68	121.86	154.86	88.92	112.70
40 – 54	159.70	179.06	106.94	119.94	86.74	96.90	62.60	69.84
55 – 64	155.48	152.24	102.64	100.84	80.92	79.52	57.44	56.02
Children	327.76		138.50		108.28		74.76	
\$3,000 maximum								
18 – 24	402.45	535.44	268.86	358.77	214.89	288.18	154.92	204.93
25 – 39	246.30	313.14	165.24	209.70	132.69	169.08	95.97	121.20
40 – 54	174.99	195.63	117.69	131.43	94.17	105.00	67.53	75.15
55 – 64	167.67	163.98	111.03	108.45	86.40	84.54	61.44	60.03
Children	348.15		147.18		114.45		78.48	
\$4,000 maximum								
18 – 24	428.08	568.96	284.00	374.88	228.44	300.24	164.04	216.80
25 – 39	263.00	333.76	175.16	221.84	141.00	178.04	101.92	128.12
40 – 54	185.12	207.48	123.12	137.24	98.96	110.20	70.72	78.60
55 – 64	172.56	168.64	114.44	111.88	90.00	88.16	63.92	62.52
Children	359.52		151.48		117.88		80.28	
\$5,000 maximum								
18 – 24	445.65	590.65	295.80	390.25	237.20	311.80	170.05	224.95
25 – 39	274.20	347.55	182.55	230.95	147.05	185.25	105.95	133.00
40 – 54	192.05	215.05	127.75	142.30	102.35	114.00	73.10	81.25
55 – 64	177.90	173.85	117.60	114.95	92.25	90.20	65.75	64.10
Children	367.95		154.50		120.35		81.50	

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² North Dakota and South Dakota

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
0 – 24	548.58	694.26	398.76	494.52	339.24	415.86	270.18	323.52
25 – 39	379.74	456.42	286.86	337.32	248.52	287.82	206.22	234.06
40 – 54	288.78	312.72	225.06	240.90	199.62	211.32	169.20	177.96
55 – 64	331.92	326.70	273.24	272.52	244.86	243.42	216.24	214.44

\$7,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	549.01	695.03	402.99	498.75	342.37	418.95	272.93	327.18
25 – 39	383.25	459.34	289.52	340.06	250.67	290.36	207.90	236.04
40 – 54	291.06	313.53	226.31	242.13	200.41	212.45	170.24	178.99
55 – 64	334.81	328.09	273.84	273.49	245.63	244.02	218.19	215.60

\$8,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	557.20	705.92	406.72	503.44	345.68	422.24	275.44	331.04
25 – 39	389.60	466.16	292.32	343.12	252.80	292.88	209.20	238.00
40 – 54	293.60	316.64	228.16	243.28	201.04	213.44	171.44	180.08
55 – 64	337.04	330.08	275.12	274.32	246.88	244.80	219.28	216.40

\$9,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	565.29	716.13	410.40	507.87	348.84	425.79	278.01	334.44
25 – 39	393.93	472.77	295.29	345.60	254.88	295.83	210.60	239.76
40 – 54	295.92	320.04	229.32	244.44	202.23	214.65	172.26	181.26
55 – 64	339.84	331.83	275.67	274.68	247.32	245.52	220.32	217.35

\$10,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	573.40	727.30	415.00	511.90	351.10	428.60	281.60	338.60
25 – 39	398.20	479.10	297.60	348.50	256.40	298.30	212.50	241.60
40 – 54	298.30	323.50	230.80	245.90	203.00	215.90	173.20	182.30
55 – 64	342.50	332.90	276.50	275.50	248.20	246.10	222.00	218.80

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² North Dakota and South Dakota

SPOUSE AND CHILD RATES

Zero deductible								
\$100 deductible			\$250 deductible			\$500 deductible		
\$6,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	451.74	598.14	299.88	395.58	240.30	315.84	172.14	227.82
25 – 39	278.10	352.32	185.10	234.12	149.10	187.74	107.40	134.70
40 – 54	194.46	217.62	129.36	144.00	103.50	115.32	73.98	82.14
55 – 64	179.76	175.68	118.68	116.04	93.00	90.96	66.42	64.62
Children	374.58		158.58		122.76		83.22	

\$7,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	457.87	605.78	303.94	400.96	243.39	319.90	174.23	230.72
25 – 39	282.03	357.14	187.67	237.30	151.27	190.26	108.78	136.36
40 – 54	196.91	220.29	130.97	145.81	104.72	116.62	74.83	83.09
55 – 64	181.58	177.45	119.77	117.11	93.80	91.70	67.06	65.17
Children	379.12		160.09		124.11		84.14	

\$8,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	464.00	613.28	308.00	406.32	246.48	323.92	176.32	233.52
25 – 39	285.92	361.92	190.24	240.48	153.36	192.72	110.24	138.08
40 – 54	199.28	222.88	132.48	147.52	105.84	117.92	75.68	84.00
55 – 64	183.44	179.28	120.96	118.16	94.56	92.40	67.68	65.76
Children	383.84		162.48		125.76		85.36	

\$9,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	470.07	620.82	312.12	411.66	249.48	327.87	178.38	236.34
25 – 39	289.80	366.75	192.78	243.63	155.43	195.21	111.60	139.77
40 – 54	201.69	225.54	134.10	149.31	107.01	119.25	76.50	84.87
55 – 64	185.31	181.08	121.95	119.25	95.31	93.06	68.31	66.24
Children	387.54		164.25		126.90		86.31	

\$10,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	476.20	628.30	316.30	417.10	252.60	331.90	180.50	239.20
25 – 39	293.80	371.50	195.40	246.80	157.50	197.70	113.00	141.50
40 – 54	204.10	228.20	135.70	151.10	108.20	120.60	77.40	85.80
55 – 64	187.10	182.90	123.10	120.30	96.10	93.80	68.90	66.90
Children	388.80		164.70		127.20		86.60	

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² North Dakota and South Dakota

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
0 – 24	578.05	733.59	417.56	517.88	353.65	431.42	282.15	339.79
25 – 39	401.17	482.57	299.20	351.67	258.39	300.19	213.84	243.10
40 – 54	300.52	326.26	232.10	248.71	204.38	217.25	174.13	182.93
55 – 64	345.51	336.93	277.75	277.53	250.03	247.39	222.64	219.89

\$12,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	584.16	741.48	420.00	521.16	357.00	437.76	284.52	342.00
25 – 39	405.12	487.32	301.68	354.48	260.64	303.12	214.80	245.04
40 – 54	304.08	329.64	233.64	250.08	206.04	218.64	175.80	184.32
55 – 64	349.32	340.44	279.60	277.92	251.16	249.12	224.04	221.04

\$13,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	589.81	748.41	423.80	529.10	360.10	441.61	286.00	345.28
25 – 39	409.11	491.92	304.72	357.76	262.86	305.50	216.45	246.87
40 – 54	307.19	332.80	235.69	253.11	207.35	220.48	177.06	185.90
55 – 64	352.56	344.63	280.93	279.11	252.20	250.12	225.29	222.56

\$14,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.26	762.86	429.38	534.66	365.54	448.42	288.82	349.58
25 – 39	415.94	498.96	307.58	362.74	265.72	309.12	217.84	249.20
40 – 54	313.32	339.08	237.30	254.24	209.02	221.90	179.06	187.88
55 – 64	358.96	350.98	282.80	281.40	254.10	252.42	227.64	224.42

\$15,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	609.60	770.55	432.60	537.00	367.65	451.50	290.70	352.20
25 – 39	419.40	502.80	309.75	365.10	268.35	311.55	219.75	250.65
40 – 54	316.50	341.55	238.80	255.15	210.90	223.35	180.60	189.15
55 – 64	362.25	354.75	284.25	282.60	255.15	253.50	229.35	226.20

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² North Dakota and South Dakota

SPOUSE AND CHILD RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	482.24	635.91	320.32	422.40	255.64	335.94	182.60	242.00
25 – 39	297.66	376.31	197.89	249.92	159.61	200.20	114.40	143.22
40 – 54	206.58	230.78	137.39	152.79	109.34	121.88	78.21	86.68
55 – 64	189.75	185.46	124.63	121.33	97.24	94.93	69.52	67.43
Children	391.38		165.33		127.27		87.45	

\$11,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	488.40	643.44	324.48	427.68	258.72	339.96	184.68	244.92
25 – 39	301.56	381.12	200.52	253.20	161.76	202.68	115.80	144.84
40 – 54	208.92	233.40	138.96	154.56	110.52	123.24	78.96	87.60
55 – 64	191.52	187.32	125.76	122.52	98.04	95.64	70.32	67.92
Children	393.24		166.08		128.04		87.24	

\$12,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	494.52	650.91	328.51	433.16	261.82	344.11	186.68	247.78
25 – 39	305.50	385.84	203.06	256.36	163.80	205.14	117.26	146.51
40 – 54	211.38	236.08	140.53	156.26	111.67	124.54	79.82	88.66
55 – 64	193.31	189.15	126.62	123.50	98.67	96.20	70.85	68.51
Children	395.07		168.74		129.74		88.27	

\$13,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	500.64	658.42	332.64	438.34	264.74	348.04	188.72	250.60
25 – 39	309.40	390.74	205.66	259.56	166.04	207.76	118.72	148.26
40 – 54	213.78	238.70	142.10	158.06	112.84	125.86	80.78	89.46
55 – 64	194.74	190.40	127.54	124.60	99.12	96.74	71.54	69.02
Children	401.24		171.36		131.04		89.60	

\$14,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	504.45	663.15	335.10	441.75	266.70	350.55	190.05	252.30
25 – 39	311.85	393.75	207.30	261.45	167.25	209.25	119.55	149.25
40 – 54	215.25	240.30	143.10	159.15	113.70	126.60	81.30	90.00
55 – 64	195.60	191.25	128.25	125.25	99.60	97.20	72.00	69.30
Children	405.15		173.10		132.45		90.60	

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
0 – 24	424.10	530.25	317.04	384.84	275.16	330.96	229.44	270.12
25 – 39	296.71	352.22	230.42	266.51	207.03	235.69	181.05	201.92
40 – 54	240.97	256.18	190.97	202.00	174.99	183.62	156.10	162.68
55 – 64	305.16	296.97	249.77	246.04	229.27	228.08	210.21	207.60

\$2,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	491.04	618.48	384.48	447.12	314.16	380.16	257.52	304.08
25 – 39	343.52	410.52	275.80	307.76	234.68	268.60	200.26	223.92
40 – 54	268.92	289.74	220.96	228.12	193.00	203.78	168.00	176.42
55 – 64	327.98	321.48	277.68	278.68	246.16	244.36	221.50	218.88

\$3,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	525.96	671.04	389.88	483.84	334.44	410.40	270.00	325.08
25 – 39	370.56	443.25	279.69	330.48	246.30	284.70	205.86	233.76
40 – 54	285.99	308.73	224.31	240.36	200.82	212.55	172.38	181.62
55 – 64	340.23	335.04	282.00	281.07	254.55	248.34	223.56	221.70

\$4,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	555.36	702.72	405.12	498.72	344.64	423.36	277.44	331.20
25 – 39	387.00	465.20	290.36	342.28	253.76	293.00	212.20	240.00
40 – 54	295.76	318.88	230.68	245.68	205.00	217.12	175.44	184.72
55 – 64	344.20	337.88	284.48	283.44	255.52	252.32	225.60	223.44

\$5,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	563.40	712.80	410.40	510.00	348.60	427.80	280.80	335.40
25 – 39	389.90	468.75	295.05	346.50	256.50	297.65	213.65	242.50
40 – 54	298.75	322.35	232.85	247.85	206.35	218.65	176.65	185.85
55 – 64	346.75	339.90	285.45	284.45	256.45	253.30	226.00	224.20

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

SPOUSE AND CHILD RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
18 – 24	315.70	422.35	205.33	272.81	169.30	222.88	124.72	165.90
25 – 39	188.98	242.82	123.49	158.70	102.76	131.37	76.05	96.62
40 – 54	135.96	153.57	89.55	100.33	74.11	83.02	54.25	60.70
55 – 64	138.66	136.03	92.16	90.60	73.05	71.44	52.19	50.94
Children	435.74		182.51		145.92		103.19	

\$2,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	384.44	512.70	257.34	344.02	209.62	278.34	151.10	200.36
25 – 39	233.26	297.78	157.28	200.72	128.28	163.02	93.58	118.62
40 – 54	168.10	188.48	112.56	126.26	91.30	102.00	65.90	73.52
55 – 64	163.66	160.26	108.04	106.14	85.18	83.70	60.48	58.98
Children	517.50		218.68		170.98		118.06	

\$3,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	423.63	563.61	283.02	377.64	226.20	303.36	163.08	215.73
25 – 39	259.26	329.61	173.94	220.74	139.68	177.99	101.01	127.59
40 – 54	184.20	205.92	123.90	138.36	99.12	110.52	71.10	79.11
55 – 64	176.49	172.62	116.88	114.18	90.96	89.01	64.65	63.18
Children	549.72		232.38		180.72		123.93	

\$4,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	450.60	598.92	298.96	394.60	240.44	316.04	172.68	228.20
25 – 39	276.84	351.32	184.40	233.52	148.40	187.44	107.28	134.88
40 – 54	194.84	218.40	129.60	144.48	104.16	116.00	74.44	82.72
55 – 64	181.64	177.52	120.44	117.76	94.76	92.80	67.28	65.84
Children	567.68		239.16		186.12		126.80	

\$5,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	469.10	621.75	311.35	410.80	249.70	328.20	179.00	236.80
25 – 39	288.65	365.80	192.15	243.15	154.75	195.00	111.55	140.00
40 – 54	202.15	226.35	134.45	149.75	107.75	120.00	76.95	85.50
55 – 64	187.25	183.00	123.80	121.00	97.10	94.95	69.20	67.45
Children	581.05		244.00		190.05		128.70	

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
0 – 24	577.44	730.80	419.76	520.56	357.12	437.76	284.40	340.56
25 – 39	399.72	480.42	301.92	355.08	261.60	302.94	217.08	246.36
40 – 54	303.96	329.22	236.88	253.56	210.12	222.42	178.08	187.32
55 – 64	349.38	343.92	287.64	286.86	257.70	256.26	227.64	225.72

\$7,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	577.92	731.64	424.20	525.00	360.36	441.00	287.28	344.40
25 – 39	403.41	483.49	304.78	357.98	263.90	305.69	218.82	248.50
40 – 54	306.32	329.98	238.21	254.87	210.98	223.65	179.20	188.44
55 – 64	352.38	345.31	288.26	287.84	258.58	256.83	229.67	226.94

\$8,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	586.56	743.04	428.16	529.92	363.84	444.48	289.92	348.48
25 – 39	410.08	490.72	307.76	361.20	266.08	308.32	220.24	250.48
40 – 54	309.04	333.28	240.16	256.08	211.60	224.64	180.40	189.60
55 – 64	354.80	347.52	289.60	288.72	259.84	257.68	230.88	227.76

\$9,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	595.08	753.84	432.00	534.60	367.20	448.20	292.68	352.08
25 – 39	414.63	497.70	310.86	363.78	268.29	311.40	221.67	252.36
40 – 54	311.49	336.96	241.38	257.31	212.85	225.90	181.35	190.80
55 – 64	357.75	349.29	290.16	289.08	260.37	258.39	231.93	228.87

\$10,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.60	765.60	436.80	538.80	369.60	451.20	296.40	356.40
25 – 39	419.10	504.30	313.30	366.80	269.90	314.00	223.70	254.40
40 – 54	314.00	340.50	242.90	258.80	213.70	227.30	182.30	191.90
55 – 64	360.60	350.40	291.00	290.00	261.30	259.10	233.70	230.30

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

SPOUSE AND CHILD RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	475.50	629.64	315.66	416.40	252.96	332.46	181.20	239.82
25 – 39	292.74	370.86	194.82	246.48	156.96	197.58	113.04	141.78
40 – 54	204.72	229.08	136.14	151.62	108.96	121.38	77.88	86.46
55 – 64	189.18	184.92	124.98	122.10	97.92	95.76	69.90	68.04
Children	591.42		250.38		193.86		131.40	

\$6,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	481.95	637.63	319.97	422.03	256.20	336.70	183.40	242.83
25 – 39	296.87	375.90	197.54	249.83	159.18	200.27	114.52	143.57
40 – 54	207.27	231.84	137.83	153.44	110.18	122.78	78.75	87.43
55 – 64	191.10	186.76	126.14	123.27	98.70	96.46	70.56	68.60
Children	598.71		252.84		195.93		132.86	

\$8,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	488.40	645.52	324.24	427.68	259.44	340.96	185.60	245.84
25 – 39	300.96	380.96	200.32	253.12	161.44	202.88	116.00	145.36
40 – 54	209.76	234.64	139.52	155.28	111.44	124.16	79.68	88.48
55 – 64	193.12	188.64	127.28	124.40	99.52	97.28	71.28	69.20
Children	606.16		256.56		198.48		134.80	

\$9,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	494.82	653.49	328.59	433.35	262.62	345.15	187.74	248.76
25 – 39	305.10	386.01	202.95	256.50	163.62	205.47	117.45	147.15
40 – 54	212.31	237.42	141.21	157.14	112.68	125.55	80.46	89.37
55 – 64	195.03	190.62	128.43	125.46	100.35	98.01	71.91	69.75
Children	611.82		259.38		200.34		136.26	

\$10,000 maximum

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	501.30	661.40	332.90	439.00	265.90	349.40	190.00	251.80
25 – 39	309.20	391.10	205.70	259.80	165.80	208.10	119.00	148.90
40 – 54	214.90	240.20	142.90	159.00	113.90	126.90	81.40	90.30
55 – 64	197.00	192.50	129.60	126.70	101.10	98.70	72.60	70.40
Children	613.80		260.10		200.90		136.70	

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
0 – 24	608.52	772.20	439.56	545.16	372.24	454.08	297.00	357.72
25 – 39	422.29	507.98	315.04	370.15	272.03	315.92	225.17	255.97
40 – 54	316.36	343.42	244.31	261.80	215.16	228.58	183.26	192.50
55 – 64	363.66	354.64	292.38	292.05	263.12	260.48	234.41	231.44

\$12,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	614.88	780.48	442.08	548.64	375.84	460.80	299.52	360.00
25 – 39	426.48	513.00	317.52	373.20	274.44	319.08	226.08	257.88
40 – 54	320.16	347.04	245.88	263.28	216.96	230.16	185.04	194.04
55 – 64	367.68	358.44	294.24	292.44	264.36	262.32	235.80	232.68

\$13,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	620.88	787.80	446.16	556.92	379.08	464.88	301.08	363.48
25 – 39	430.69	517.79	320.84	376.61	276.64	321.62	227.89	259.87
40 – 54	323.44	350.22	248.17	266.37	218.27	232.05	186.42	195.65
55 – 64	371.15	362.70	295.75	293.80	265.46	263.25	237.12	234.26

\$14,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	635.04	803.04	451.92	562.80	384.72	472.08	304.08	367.92
25 – 39	437.78	525.28	323.82	381.92	279.58	325.36	229.32	262.22
40 – 54	329.84	356.86	249.76	267.68	219.94	233.52	188.44	197.68
55 – 64	377.86	369.46	297.64	296.24	267.40	265.72	239.54	236.18

\$15,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	641.70	811.05	455.40	565.20	387.00	475.20	306.00	370.80
25 – 39	441.45	529.20	326.10	384.30	282.45	328.05	231.45	263.85
40 – 54	333.15	359.55	251.40	268.50	222.00	235.20	190.05	199.20
55 – 64	381.30	373.50	299.10	297.45	268.65	266.85	241.50	238.05

² Premium rates are current as of September 15, 2008.

Annual Accident Expense Rates² Indiana

SPOUSE AND CHILD RATES

Zero deductible								
\$100 deductible			\$250 deductible			\$500 deductible		
\$11,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	507.65	669.35	337.15	444.62	269.06	353.65	192.17	254.76
25 – 39	313.28	396.11	208.34	263.12	167.97	210.76	120.45	150.70
40 – 54	217.36	242.88	144.54	160.82	115.17	128.26	82.28	91.30
55 – 64	199.76	195.25	131.23	127.71	102.30	99.99	73.26	70.95
Children	617.98		261.03		200.97		137.94	

\$12,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	514.08	677.28	341.52	450.24	272.28	357.84	194.40	257.76
25 – 39	317.40	401.16	211.08	266.52	170.28	213.36	121.92	152.52
40 – 54	219.96	245.76	146.28	162.72	116.40	129.72	83.16	92.28
55 – 64	201.60	197.16	132.36	128.88	103.20	100.68	73.92	71.52
Children	621.00		262.32		202.20		137.76	

\$13,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	520.52	685.23	345.80	455.91	275.60	362.18	196.56	260.78
25 – 39	321.49	406.25	213.85	269.88	172.51	215.93	123.50	154.18
40 – 54	222.56	248.43	147.94	164.58	117.65	131.04	84.11	93.21
55 – 64	203.58	199.03	133.38	130.13	103.87	101.27	74.62	72.02
Children	623.87		266.37		204.75		139.49	

\$14,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	526.96	693.14	350.14	461.44	278.74	366.38	198.66	263.76
25 – 39	325.64	411.32	216.44	273.28	174.72	218.68	124.88	155.96
40 – 54	225.12	251.16	149.52	166.46	118.86	132.44	84.98	94.22
55 – 64	204.96	200.48	134.26	131.18	104.44	101.78	75.18	72.66
Children	633.64		270.76		206.92		141.54	

\$15,000 maximum								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	531.00	698.10	352.80	465.00	280.80	369.00	200.10	265.65
25 – 39	328.20	414.45	218.10	275.25	176.10	220.20	125.85	157.20
40 – 54	226.65	252.90	150.60	167.55	119.55	133.20	85.50	94.80
55 – 64	205.95	201.30	135.00	131.85	104.85	102.30	75.75	73.05
Children	639.75		273.15		209.10		142.95	

² Premium rates are current as of September 15, 2008.

Did You Know?



- In 2007, about 1.2 million Americans suffered a heart attack and nearly 62% survived³
- About 5.7 million stroke survivors are alive today³
- Over 1.4 million Americans will be diagnosed with cancer in 2007 and 65.3% of them are expected to survive at least five years⁴
- Costs associated with a cancer patient's time spent in treatment averages \$3,026⁵

³ American Heart Association, *Heart Disease and Stroke Statistics – 2007 Update*

⁴ American Cancer Society, *Cancer Facts and Figures – 2007*

⁵ Journal of the National Cancer Institute, *Patient Time Costs Associated With Cancer Care*, January 2007

NATIONWIDE RIDER RATES PER \$1,000

Age	Non-Tobacco		Tobacco	
	Female	Male	Female	Male
0 – 24	5.00	4.00	10.09	8.22
25 – 29	6.00	5.00	11.74	10.24
30 – 34	6.50	6.00	12.45	12.30
35 – 39	7.53	7.48	13.72	16.65
40 – 44	8.52	9.55	16.97	22.62
45 – 49	10.23	12.20	21.86	31.48
50 – 54	12.43	15.37	28.50	43.11
55 – 59	15.61	20.57	37.14	60.36
60 – 64	19.85	27.17	46.23	80.90
Children	4.50			

STATE RATES PER \$1,000, (AR, GA, ID, ME, MD, ND, OK, UT, WV)

Age	Non-Tobacco		Tobacco	
	Female	Male	Female	Male
0 – 24	5.50	4.40	11.10	9.04
25 – 29	6.60	5.50	12.91	11.26
30 – 34	7.15	6.60	13.70	13.53
35 – 39	8.28	8.23	15.09	18.32
40 – 44	9.37	10.51	18.67	24.88
45 – 49	11.25	13.42	24.05	34.63
50 – 54	13.67	16.91	31.35	47.42
55 – 59	17.17	22.63	40.85	66.40
60 – 64	21.84	29.89	50.85	88.99
Children	4.95			

² Premium rates are current as of September 15, 2008. Rates may vary by state.

Critical Illness Rider Annual Rates²

INDIANA RIDER RATES PER \$1,000

Age	Non-Tobacco		Tobacco	
	Female	Male	Female	Male
0 – 24	5.00	4.00	10.09	8.22
25 – 29	6.00	5.00	11.74	10.24
30 – 34	6.50	6.00	12.45	12.30
35 – 39	7.53	7.48	13.72	16.65
40 – 44	8.52	9.55	16.97	22.62
45 – 49	10.23	12.20	21.86	31.48
50 – 54	12.43	15.37	28.50	43.11
55 – 59	15.61	20.57	37.14	60.36
60 – 64	19.85	27.17	46.23	80.90
Children	6.75			

Critical Illness coverage is offered in the amounts of \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000. To obtain the annual premium for the corresponding face amount, multiply the appropriate critical illness rate by 5, 10, 15, 20, or 25 respectively.

² Premium rates are current as of September 15, 2008.

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- American General life is a member company of American International Group, Inc., one of the world's leading providers of financial services



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AIG Accident Expense Plus Policy Form Number 07120

Critical Illness Rider Form Number 07121

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AIG Accident Expense Plus and your Major Medical plan —



Some things just go better together



THE STRENGTH TO BE THERE.®

AIG Accident Expense PlusSM Insurance **A Case Study***

Janet Spurlock, recreational downhill skier

Problem: Knee injury resulted in \$11,000 of medical bills and three weeks lost compensation

Solution: AIG Accident Expense PlusSM combined with a Major Medical Health Savings Account (HSA) plan covered all medical expenses with money left over to help with living expenses while Janet could not work.

Last month Janet was skiing with some friends late in the day. A surprise winter storm caught them at the top of the mountain. Icy conditions and limited visibility caused Janet to lose control and tumble down the mountain. She had a twisted knee and needed assistance from the ski patrol getting to the bottom of the mountain.

On the ride home with an ice pack on her knee, Janet began thinking about her next steps. She would go to the doctor first thing in the morning since it was late and she was not in unbearable pain. She had purchased new medical coverage a few months ago – an individual Major Medical HSA plan and an AIG Accident Expense Plus insurance policy with no deductible and a \$10,000 calendar year maximum benefit. With relief, she remembered her agent explaining that the accident policy would help to cover the \$2,500 deductible of her major medical plan and she would most likely not incur any out-of-pocket medical costs due to the accident.

Janet called her doctor's office as soon as she got home to make an appointment for the next morning. When she referred to her AIG Accident Expense Plus policy, she confirmed that the policy required her to see a doctor within 72 hours of her injury. The next day Janet's doctor ordered an x-ray which confirmed that nothing was broken. He then referred her to an Orthopedic specialist – Dr. Black- to evaluate ligament damage.

Dr. Black ordered an MRI which indicated that she had medial collateral ligament damage to her knee. The doctor advised her that surgery would be necessary but that the internal swelling would have to be reduced and the stabilization muscles would need to be strengthened before surgery. He prescribed twelve physical therapy sessions.

Janet completed her physical therapy sessions in nine weeks and returned to Dr. Black who ordered another MRI and confirmed Janet was ready for surgery. It had been ten weeks since her accident.

After surgery, Janet continued with another three weeks of physical therapy. Her follow-up visit with Dr. Black revealed that she was healing nicely. Dr. Black asked Janet to come back for a final visit in a month. Since the accident, Janet accumulated three weeks of unpaid time-off from work.

*Not an actual case; for illustrative purposes only

Summary



Janet used \$2,500 of her \$10,000 AIG Accident Expense Plus reimbursement to pay her HSA Major Medical plan deductible. Since the remaining expenses were also covered 100% by her HSA Major Medical plan, she had \$7,500 left over to help pay living and other expenses while she was not able to work. Even though she had to endure the pain of an injury, she recovered with no out-of-pocket medical expenses or injury to her finances.

MEDICAL CARE AND COVERAGE SUMMARY

Service	Cost	AIG Accident Expense Plus	HSA Major Medical Plan
1st Doctor Visit 2/4/08	\$110	Covered 100% (was within 72 hours)	Not covered until \$2,500 deductible is met
X-ray 2/4/08	\$170	Covered 100%	Not covered until \$2,500 deductible is met
1st Specialist Visit 2/6/08	\$125	Covered 100%	Not covered until \$2,500 deductible is met
MRI 2/6/08	\$1,100	Covered 100%	Not covered until \$2,500 deductible is met
12 Physical Therapy Sessions 2/9 - 4/9/08	\$1,020	Up to 10 sessions covered (\$850)	\$25 covered (deductible met)
2nd Specialist Visit 4/11/08	\$125	Covered 100%	Covered 100%
Surgery 4/15/08	\$7,800	Up to \$7,520 (\$10,000 benefit maximum)	Covered 100%
5 Physical Therapy Sessions 4/29 - 5/17/08	\$425	Not covered (coverage allows max.10 sessions)	Covered 100%
Final Specialist Visit 5/22/08	\$125	Not covered (30 days after surgery)	Covered 100%
Total Medical Expenses	(\$11,000)		
Paid by HSA Major Medical plan	\$8,500		
Major Medical Deductible	(\$2,500)		
Lost wages	(\$7,200)		
Paid by AIG Accident Expense Plus	\$10,000		
Amount left to pay other expenses	\$300		

Agent Name
Company Name
Address
City, State Zip
Phone



THE STRENGTH TO BE THERE.®