

AIG CancerCareSM Insurance
Coverage For When You Need It Most



AIG CancerCare from American General Life Insurance Company (American General Life) is a specified disease policy that pays benefits for expenses related to the diagnosis and treatment of cancer, as well as other cancer-related expenses.

Three levels of coverage are available, each offering a different array of options. Benefits are paid without regard to coverage from other health insurance policies. Specific benefits available under the three options are outlined in the table below.

		AIG CancerCare Gold*	AIG CancerCare Platinum	AIG CancerCare Platinum Plus
Initial Diagnosis Benefit	<i>First occurrence</i> Internal cancer only	\$1,000	\$2,000	\$3,000
Hospital-Related Benefits	<i>Hospital confinement</i> \$350 per day for first 75 days, \$700 per day thereafter per confinement; no lifetime limit	✓	✓	✓
	<i>Government hospital</i> \$300 per day in lieu of hospital confinement, intensive care and extended benefits; no lifetime limit	✓	✓	✓
	<i>Ambulance to/from hospital</i> Actual charges	✓	✓	✓
	<i>Physician visits while confined</i> \$50 per day; no lifetime limit	✓	✓	✓
	<i>Nursing services rendered in hospital</i> Actual charges up to \$100 per day while confined to a hospital	✓	✓	✓
	<i>Intensive care unit</i> \$500 per day, limited to the lesser of: (1) 30 days each ICU confinement or (2) the number of days remaining in each ICU confinement; no lifetime limit; no hospital confinement benefit is paid while this benefit is being paid		✓	✓
	<i>Transportation to nonlocal hospital</i> – Aircraft/railroad/bus: actual cost, up to \$2,000 lifetime limit – Private automobile: \$0.50 per mile, for distances not less than 100 miles, up to \$2,000 lifetime limit			✓
Surgery-Related Benefits	<i>Internal cancer surgery (not applicable in Pennsylvania)</i> Payable per surgical schedule	Up to \$1,500	Up to \$3,000	Up to \$5,000
	<i>Skin cancer surgery (per occurrence)</i> – Biopsy: \$100 – Excision of lesion of skin without flap or graft: \$250 – Flap or graft without excision: \$375 – Excision of lesion of skin with flap or graft: \$600	✓	✓	✓
	<i>Anesthesia</i> – Other than skin cancer: up to 25 percent of the applicable surgical schedule amount – Skin cancer: up to \$30 each surgery	✓	✓	✓
	<i>Second surgical opinion</i> Up to \$250; no lifetime limit		✓	✓
	<i>Bone marrow transplant</i> – Inpatient: up to \$10,000 – Outpatient: up to \$5,000 – \$10,000 lifetime limit – Not payable for the same procedure as stem cell transplant		✓	✓

*AIG CancerCare Gold is not available in Florida and Wyoming.

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 Purdy MO 65734

AIG AMERICAN
 GENERAL

		AIG CancerCare Gold*	AIG CancerCare Platinum	AIG CancerCare Platinum Plus
Surgery-Related Benefits (continued)	<i>Ambulatory surgical center</i> \$300 each day a surgical procedure is performed in an ambulatory center; no benefit while confined in hospital			✓
	<i>Stem cell transplant</i> Up to \$2,500 lifetime maximum; not payable for same procedure as bone marrow transplant			✓
Out-of-Hospital Benefits	<i>Nursing services under home health care plan</i> Up to \$75 per day; \$2,500 per calendar year	✓	✓	✓
	<i>Skilled nursing facility confinement</i> Up to \$100 per day; limited to number of days paid for immediately preceding hospital confinement	✓	✓	✓
	<i>Hospice care</i> Up to \$100 per day for 60 days; \$75 per day thereafter; \$15,000 lifetime limit	✓	✓	✓
Treatment-Related Benefits	<i>Radiation and chemotherapy</i> Up to \$1,200 per month; no lifetime limit	✓	✓	✓
	<i>Blood and plasma</i> – Inpatient: up to \$3,000 lifetime limit – Outpatient: up to \$300 per day with no lifetime limit	✓	✓	✓
	<i>Antinausea prescriptions</i> Up to \$100 per month		✓	✓
	<i>Experimental treatment</i> Up to \$300 per day; no lifetime limit; not payable on same day that radiation or chemotherapy benefit is payable			✓
Death Benefits	<i>Death benefit due to cancer</i> Payable to age 65	\$1,500	\$3,000	\$5,000
Other Benefits	<i>Specified disease screening test</i> Age 35 and above; up to \$75 per calendar year	✓	✓	✓
	<i>Prosthesis</i> – Surgically implanted: up to \$3,000 – Nonsurgically implanted: up to \$300 lifetime	✓	✓	✓
	<i>Waiver of premium</i> Available after four months of continuous total disability; applies only to primary insured; premiums waived for up to five years	✓	✓	✓
	<i>Disability income</i> \$200 per week for total disability after a 14-day waiting period; lifetime cumulative period of 26 weeks		✓	✓
	<i>Lodging benefit</i> – Up to \$75 per day – Limited to 60 days per calendar year – Must be more than 100 miles from insured's residence – Not payable for lodging more than 24 hours prior to or following treatment		✓	✓
	<i>National Cancer Institute evaluation</i> One-time benefit; \$500 benefit plus \$250 transportation and lodging if facility is more than 100 miles from insured's residence; not available for same day as second surgical opinion			✓

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Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019

AIG CancerCare Gold Policy Form Number 02181*

AIG CancerCare Platinum Policy Form Number 02182

AIG CancerCare Platinum Plus Policy Form Number 02183

Policies issued by American General Life Insurance Company (AGL) are solely its individual, contractual and financial responsibility. Policies not available in all states. AGL does not solicit business in the state of New York.

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The foregoing benefits are subject to the terms and conditions of the AIG CancerCare policy. State variations may apply. Consult your policy or your agent for the specific benefits offered in the plan you are considering.

The AIG CancerCare policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from (1) cancer that was manifested in the first 30 days after coverage takes effect, or (2) cancer that was first manifested in the insured spouse or an insured child within 30 days after becoming covered under the policy; however, an insured child born after the date of application will be covered for cancer from birth.