Critical Illness Insurance
Affordable Coverage for Times of Greatest Need

Why You Should Consider Critical Illness Insurance

Millions of Americans survive critical illnesses each year. For example, nearly 60% of those who had heart attacks in 2001 survived1. But many people are not prepared for the costs of recovery, which may involve a long hospital stay and an extended period of recuperation. Consider these facts: The costs of a stroke, including inpatient care, rehabilitation and follow-up care, can add up to $140,0001. And a heart bypass operation can cost more than $60,0002. Critical Illness Insurance can help ease the financial impact of critical illness for survivors and their families.

A Complement to Core Benefits

Now your employer is offering you the opportunity to purchase AIG@Work Critical Illness Insurance underwritten by members of the AIG Companies®. This simple, affordable Critical Illness Insurance pays cash benefits you can spend as you wish for you and your family to help cover the costs of recovering from a critical illness. The coverage can be a valuable supplement to medical, disability, long-term care and life insurance.

What the Plan Covers

Your plan covers a variety of critical illness:

| Heart Attack | Kidney Failure | Coma |
| Stroke | Major Organ transplant | Paralysis |
| Bypass Surgery | Severe burns | Cancer |

How It Works

Broad Coverage—Your plan covers a variety of critical illnesses, including heart attack, stroke, bypass surgery, kidney failure, major organ transplant, severe burns, coma, and paralysis.

Cash to Use as You Choose—Cash benefits are paid directly to you or your family, unless you direct otherwise, in addition to any other coverages you may have. And you can use the money for unreimbursed medical expenses, alternative treatments, travel, home modifications, home help, rehabilitation, retraining, or any other purpose.

Simple Enrollment—Most programs require you complete only a simple questionnaire.

Family Coverage Available—You can also insure your spouse and unmarried, dependent children up to the age of 25.

Portable and Guaranteed Renewable—Your policy is guaranteed renewable for your lifetime3 and you can keep your benefits even if you change jobs.

Affordability and Tax Savings—You buy this affordable coverage with pretax payroll deductions.4

Timely, Responsive Claims Service—All claims are handled by seasoned professionals with the expertise to swiftly evaluate claims and the sensitivity to respond compassionately to crisis situations.

1 Heart Attack and Angina Statistics, 2004 Update, American Heart Association
2 Heart Disease and Stroke Statistics, 2004 Update, American Heart Association
3 Subject to the insurer’s right to change premiums by class upon any renewal date.
4 The AIG Companies does not provide tax advice. Consult your tax advisor or attorney for details.
The Benefits for You

The comprehensive range of benefits available to you and covered family members include:

**First Occurrence Benefit**—A one-time $5,000 upon first diagnosis of a covered critical illness

**Cancer First Occurrence Benefit Rider**—A one-time $10,000 upon first diagnosis of a covered critical illness, excluding skin cancer.

**Recurrence Benefit**—$2,500 if a covered illness recurs

**Angioplasty Benefit**—$1,000 for an angioplasty procedure

**Angioplasty Recurrence Benefit**—$500 for a subsequent angioplasty

**Hospital Confinement Benefit**—$300 a day for a covered critical illness

**Continuing Care Benefit**—$100 a day, up to 60 days, for rehabilitation therapy, physical therapy, speech therapy, occupational therapy, home health care, dialysis, hospice care and nursing home care

**Ambulance Benefit**—$100 for ground ambulance and $1,000 for air ambulance

**Transportation Benefit**—Up to $1,500 per round-trip for commercial travel or $.50 per mile for private automobile travel to a medical facility 100 miles or more from a covered person’s home

**Lodging Benefit**—Up to $60 a day for lodging (maximum 15 days per occurrence of a covered illness) for one adult family member when a covered person receives medical treatment at a facility 100 miles or more away from home

**Waiver of Premium Benefit**—If you are unable to perform your job duties or two or more activities of daily living for 90 continuous days, premiums will be waived.

**Continuation of Coverage Benefit**—If you leave your employer after six months of payroll deductions, premiums will be waived for up to two months.

**First Occurrence Building Benefit**—Increases the first-occurrence building benefit by $500 per year for up to 20 years, after the policy has been in force for 12 months.

*These benefits apply to all the covered illnesses except Cancer

**Rates**

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* Rates include First Occurrence Building Benefit Rider and Cancer First Occurrence Benefit Rider.

Enroll or Learn More

Enrolling is simple. In a matter of minutes, you can complete an application and payroll deductions will be automatically set up by your employer.

To take advantage of this opportunity or if you have questions about this valuable benefit:

Call 800.924.3539