

AIG Quick Reference Guide

Employer Paid plans

Group Life/AD&D	<ol style="list-style-type: none"> 1. Guarantee Issue 2-4 lives on takeover groups only \$50,000 2. GI of 100K with takeover on 5-9 lives flat sched, 75,000 new coverage 3. Have 14 enhanced AD&D benefits i.e. Child Care Benefit, Spouse Tuition, Repatriation of Remains Benefit 4. 10+ Groups eligible for High GI amounts 5. Besides Terminal Illness, If insured is unable to perform at least one ADL we will pay our accelerated death benefit 50% up to a \$250K max 6. Domestic Partner coverage available 7. Can offer 3 year rate guarantee with little or no extra cost
Supplemental Life	<ol style="list-style-type: none"> 1. Must be sold with Base Life. Step rated no participation requirements 2. 2-50 lives GI of \$50K 3. 50-99 lives GI of of 75K 4. 100-199 lives GI of \$100K
Short Term DI	<ol style="list-style-type: none"> 1. No Pre-Ex clause 10+ (2-9 on takeover) 2. Waiver of premium included 10+ lives 3. Mental Illness Substance Abuse benefit 24 Months Lifetime (similar to LTD) 4. GI 2-9 lives up to \$750 5. GI 10+ up to \$2,000 if inforce 6. 2 yr rate guarantee if sold w/other coverage's
Long Term DI	<ul style="list-style-type: none"> • <u>Optional Riders:</u> <ol style="list-style-type: none"> 1. Child Care expense benefit , (\$500 max per child per month) 2. Education Benefit (\$500 max for duration of disability or age 65) 3. Workplace modification Benefit (\$10,000 max or liability of the claim) 4. Catastrophic Disability Benefit (unable to perform 2 ADL's, cognitive impairment, or terminal illness offer an additional payment of 10-40% of per disability earnings up to a 6 or 12 month max) 5. FMLA Care Benefit (must be on approved FMLA. Benefit of \$500/week/12 week Lifetime max) 6. We offer a conversion option standard 10+ lives (2 yr RBD) 7. We offer own occ to age 65 on 10+ groups including Doctors, Lawyers and Dentists 8. Very few no quote industries, anything experience rated we will quote on 9. We will do core-buy up plans
Dental	<ol style="list-style-type: none"> 1. We will quote down to 2 lives 2. Ortho at 10 lives 3. We have partial contrib option (100% ee's needed, 75% depn) which will discount rates. 4. We use the AIG National PPO Network (approx 3,500 providers primarily in SE Michigan) 5. Quote Passive PPO option Standard, 80% R&C out of network Standard 90% as an option 6. \$100 Lifetime deductible option 7. We offer sealant coverage under preventative as an option
Vision	<ol style="list-style-type: none"> 1. PPO plan (In and Out of Network Benefits) 2. Excellent PPO network – Eyemed, premier provider's are Lenscrafters 3. Choice of any frame in Network (as opposed to only certain select frames) 4. Discounted Lens options and ongoing discounts up to 45% on additional eyewear purchases

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Voluntary plans

Voluntary Life/AD&D	<ol style="list-style-type: none"> 1. Can write down to 2+ lives 2. This is written as Stand Alone coverage (if offered with Base Life plan, then the Supplemental Life would be offered) 3. No participation requirements 4. \$10,000 increments up to 5 x BAE up to 300K max 5. GI 10-49 lives (must have at least 10 enrolled lives) <20% par=50K, >20% par=25K 6. GI 50-99 lives - <20% par=75K, >20% par=50K 7. GI 100-199 lives - <20% par=100K, >20% par=50K 8. Air bag and seat belt benefit included in AD&D
Short Term DI	<ol style="list-style-type: none"> 1. Can write down to 2+ lives 2. No participation requirements 3. simplified underwriting 4. <u>Medical Underwriting waived with 25% or 10 lives whichever is greater</u> 5. standard \$500K max, higher amounts are available 6. rates based on female content of the Group 7. Groups over 75 lives can be custom designed
Long Term DI	<ol style="list-style-type: none"> 1. Can write down to 2+ lives 2. No participation requirements • <u>Optional Riders:</u> <ol style="list-style-type: none"> 1. Family Care expense benefit , (\$500 max/12 month max) 2. Education Benefit (\$500 max for duration of disability or age 65) 3. Workplace modification Benefit (\$10,000 max or liability of the claim) 4. FMLA Care Benefit (must be on approved FMLA. Benefit of \$500/week/12 week Lifetime max) 5. We offer a conversion option standard 10+ lives (2 yr RBD) 6. <u>Medical Underwriting waived with 35% or 10 lives whichever is greater</u>
Dental	<ol style="list-style-type: none"> 1. 25+ groups or min. 10 enrolled 2. We use the AIG National PPO Network (approx 3,500 providers primarily in SE Michigan) 3. Quote Passive PPO option Standard, 80% R&C out of network Standard 4. \$100 Lifetime deductible option
Vision	<ol style="list-style-type: none"> 1. 10+ groups only with 5 enrolled lives. 2. PPO plan (In and Out of Network Benefits) 3. Excellent PPO network – Eyemed, premier provider's are Lenscrafters 4. Choice of any frame in Network (as opposed to only certain select frames) 5. Discounted Lens options and ongoing discounts up to 45% on additional eyewear purchases

1. ***We will quote PEO's, High Blue Collar plans, Police, Fire***
2. ***We will quote Own Occ to age 65 on Doctors, Lawyers and Dentists on 10+ groups***
3. ***All Employer paid plans go down to 2 lives: Life, STD, LTD, Dental, Vision***
 - ***Vol Life, STD, and LTD can be quoted down to 2 lives. With no Participation requirements.***
1. ***Supplemental Life offer \$100,000 Guarantee Issue at 10 lives with no participation requirements if sold with employer paid Life.***
2. ***Vol Vision need 10 eligible lives and 5 must participate***
3. ***Vol Dental need 25 eligible lives and 10 must participate***

Worksite Programs
(payroll deduct)

Group Platform Worksite Products

Term Life, CI, Accident, DI, Hospital Care, Limited Benefit Plans, and Cancer Care

- **Critical Illness** (Cancer, Stroker, Coma, Loss of Sight, Speech or Hearing, Heart Attack, Kidney Failure, Coronary Bypass, Stroke, Organ Transplant, Carcinoma, Severe Burns, and Paralysis), -Min 10 enrolled Lives, Simplified Issue, minimum \$2,500, max \$50,000 Benefit. Riders – Continuation (180 day elim, Unrelated condition). Recurrence (2 year elim), 12/12 pre-ex
- **Emergency Care (Accident Coverage)** Accident (24 hour coverage available-Min 10 enrolled Lives, Guarantee Issue coverage (except for late entrants), 3 different levels of benefits,, 12/12 pre-ex
- **Hospital Care** -Min 10 enrolled Lives, Guarantee Issue coverage with 20% participation, 3 different levels of benefits, No pre ex, except if conception occurs prior to insured's effective date, Mini Med Program with Rx and Diagnostic Benefits also available
 1. GI is offered when certain participation %'s are met usually starting at 20% participation
 2. Portability based on Employer keeping Master Policy in force
 3. Can be either Employee Funded or Employer Funded or a combination of both
- **Limited Benefit Plan AKA Mini MED** -Min 10 enrolled Lives or 20% of group, Guarantee Issue coverage, 4 different levels of benefits, No pre ex, except if conception occurs prior to insured's effective date, discount Rx card and indemnity Rx Card option and Diagnostic X-Ray lab Benefits.
 1. Included Office Visits, Hospital Stays, and Surgical Benefits
 2. This is not medical insurance thus does not coordinate with fully insured Medical Insurance plans, it pays in addition to!
 3. uses PHCS PPO Network, Claims repriced at point of sales and is assignable
 4. Can be either Employee Funded or Employer Funded or a combination of both

Individual Platform Worksite Products

UL, Term Life, CI, Accident, DI, Hospital Care, and Cancer Care

- **Universal Life** (from 5K-\$250K). Issue age 1-70. Guarantee Interest Rate 3%. Riders-Foundation (charitable contribution) CI 25% of base policy, AD&D, Child Benefit up to 10K, Terminal Illness Rider (with 12 months or less to live), Future Guaranteed Insurability Rider, Waiver of premium (disabled for 6 months)
- **Critical Illness** (Cancer, Stroker, Coma, Loss of Sight, Speech or Hearing, Heart Attack, Kidney Failure, Coronary Bypass, Organ Transplant, Carcinoma, Severe Burns, and Paralysis), -Min 10 enrolled Lives, Simplified Issue, minimum \$10,000, max \$50,000 Benefit. Riders – Continuation (180 day elim, Unrelated condition). Recurrence (2 year elim), SARS 10% or \$5,000 whichever is less, Loss of Independent living (unable to perform 2 of 6 ADL's), HIV Rider, 2 year pre ex
- **Emergency Care (Accident Coverage)** Accident (24 hour coverage available-Min 10 enrolled Lives, Simplified Issue, Riders- Accident Only STD, Hospital Cash Rider, and AD&D
 1. True Portability, employees can port coverage for as long as they continue to pay premium
 2. Need a minimum of 10 enrolled or \$400 a month in premium
 3. Can never be AOR'd
 4. Simplified Underwriting in most cases