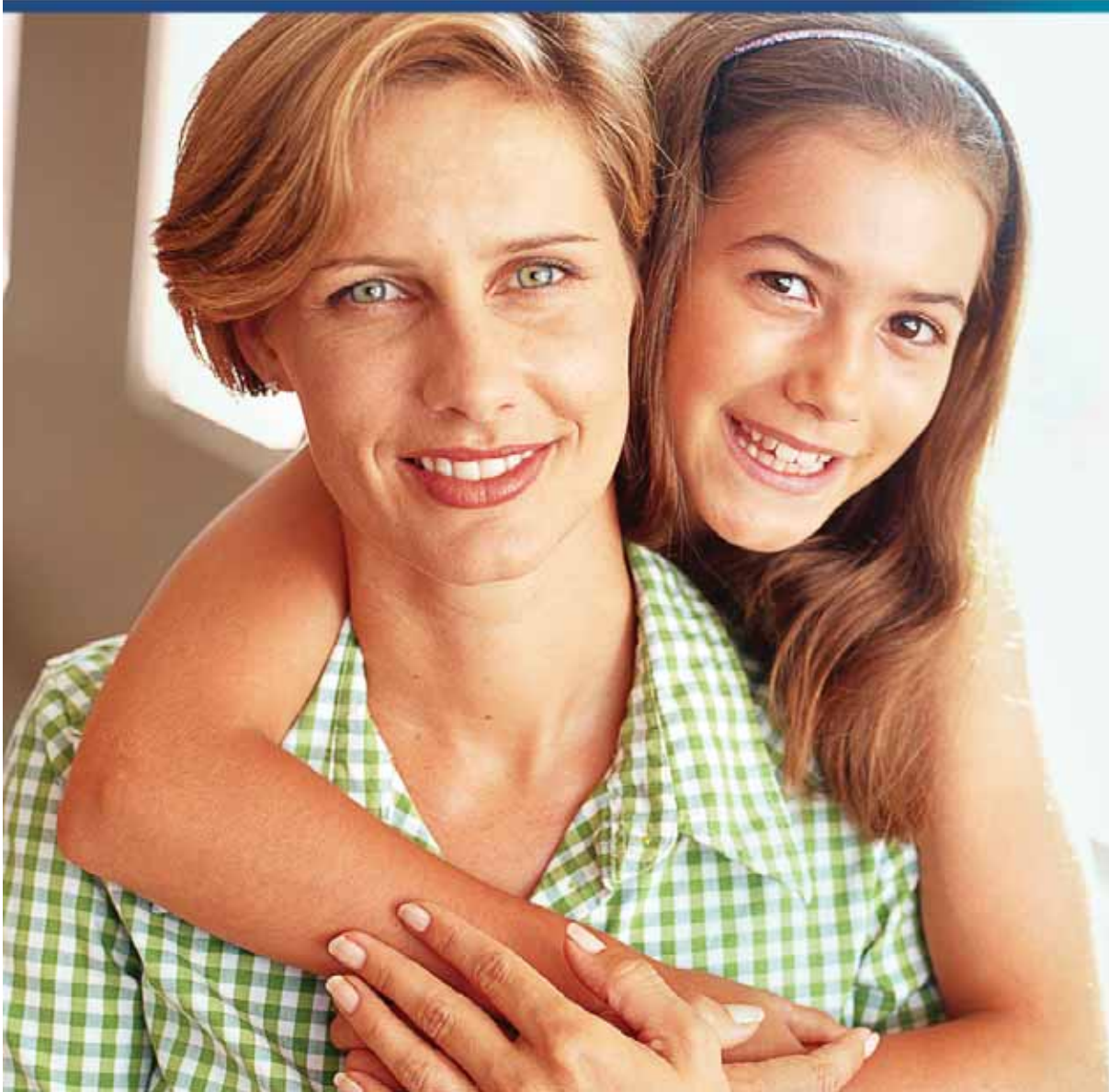




Critical Illness Insurance

A Much-Needed Solution for Employees and Employers

from the Domestic Accident & Health Division of the AIG Companies®



Critical Illness Insurance

Meet an Important and Growing Need

Thanks to ongoing medical advances, increasing numbers of people survive critical illnesses each year. But the rising cost of health care and associated expenses can have a serious economic impact, even for families with excellent health insurance. Consider these facts: The costs of a stroke can add up to more than \$140,000 over the patient's remaining lifetime, and a heart bypass operation can cost more than \$60,000.¹

AIG@Work Critical Illness Insurance from the Domestic Accident & Health Division of the AIG Companies* helps companies protect employees and their families from the economic effects of surviving critical illnesses. This valuable program pays lump-sum cash benefits that can offset the unexpected costs of recovering from a critical illness and gives employees freedom to make their own treatment and spending choices.

As part of our comprehensive portfolio of forward-thinking insurance solutions, this employee-paid coverage gives companies another cost-effective tool to build better benefit packages, attract quality employees, boost morale and increase productivity.

AIG@Work

Critical Illness Insurance is part of AIG@Work, a new approach to accident and health coverage that reflects our more than 40 years experience as an insurance leader and fully aligns our capabilities with the needs of corporate clients and the brokers who serve them.

Help Employees Prepare for the Unexpected

An Ideal Supplement to Traditional Coverage

With our Critical Illness Insurance, companies can demonstrate their commitment to their employees by providing a valuable supplement to traditional medical, disability, long-term care and life insurance. Serious illnesses not only affect people's health but can also affect their entire lifestyle. Our Critical Illness Insurance pays cash benefits directly to employees, in addition to any other insurance, that they can use for any purpose.

For example:

- living expenses;
- unreimbursed medical care, such as alternative therapies, uncovered procedures, out-of-network providers, deductibles and copayments;
- home health care;
- travel to and from specialized treatment facilities;
- child care and college tuition;
- rehabilitation or retraining; and
- home modifications.



Generous Insurance Protection

The program provides cash benefits of up to \$500,000 for a variety of critical illnesses. Since prevention is the best medicine, it also offers a preventive care benefit for a wide range of screening tests. This benefit helps employees protect their health and is in addition to the amount payable in the event of critical illness.

Advantages for Employers

With our Critical Illness Insurance, companies can significantly broaden their employee benefit packages at an affordable cost and with minimal administrative burden. We administer the program on an ongoing basis, including:

- customizing enrollments to suit the needs of each organization,
- creating customized employee educational materials,
- issuing policies, and
- delivering the highest level of service to employers and their employees.

AIG@Work's state-of-the-art technology supports HR departments to simplify benefit management.

Advantages for Employees

Employees don't have to spend valuable time searching for effective insurance coverage. They can purchase coverage that suits their own and their families' needs at affordable group rates through simple payroll deductions. Coverage for spouses is also available.

Critical Illness Insurance—the Smart Choice for Employers and Employees

Superior service, easy administration, and advanced, cost-effective insurance coverage make Critical Illness Insurance a powerful benefit program that is highly valued by employers and employees alike. To learn more about the opportunities offered by Critical Illness Insurance and our extensive line of employee benefit and risk management solutions, contact us or visit our Web site.

Domestic Accident & Health Division

Toll-Free Telephone

800.416.3797

E-Mail

aandh@aig.com

Internet

www.aigaandh.com

¹ Heart Disease and Stroke Statistics. 2004 Update, American Heart Association.

AIG@Work

Expands Your Business Opportunities

With New Strengths and Broader Choices

Employer-Paid Benefit Solutions

Accidental Death
and Dismemberment Insurance
Business Travel Accident Insurance

Employee-Paid Benefit Solutions

Personal Accident Insurance
Critical Illness Insurance
Hospital Accident Insurance
Vision Care Insurance
Flex ShieldSM

Worksite Benefit Solutions

Accident Insurance
Critical Illness Insurance
Cancer Insurance

Noninsurance Solutions

AIG Assist[®]
The Way ForwardSM
Security Solutions

For agent/broker use only. Not for public distribution or solicitation. AIG@Work is the marketing name for the insurance products and services provided to the employer and employee market by the Domestic Accident & Health Division of the AIG Companies.

Comprehensive Strength, Innovative SolutionsSM

Domestic Accident & Health Division



This brochure provides only a brief description of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. Insurance is underwritten by [National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY;] [American International Life Assurance Company of New York, with its principal place of business in New York, NY;] [and] [AIG Life Insurance Company (AIG Life), with its principal place of business in Wilmington, DE]. [AIG Life does not solicit business in New York.]

© 2005, American International Group, Inc. All rights reserved.
0511.027 11/05