

AIG Accident Expense PlusSM

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



An accident insurance policy

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

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THE STRENGTH TO BE THERE.®



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Some things are just better together ...



like your clients' major medical plan and AIG Accident Expense PlusSM

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*.SM

AIG Accident Expense Plus is affordable coverage that pays accident benefits regardless of other policies your clients 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	+ Critical Illness Insurance	= AIG Accident Expense Plus
Dollar-for-dollar reimbursement for: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Invasive Cancer • Heart Attack • Stroke 	An affordable supplement to major medical insurance <ul style="list-style-type: none"> • Pays benefits regardless of other coverage • Makes payments directly to your client • An ideal supplement for high-deductible major medical plans

A Major Medical Supplement — 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 benefits 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 pays a lump sum benefit for invasive cancer, heart attack or stroke. The Critical Illness Rider is not available in all states. However, pairing *AIG Accident Expense Plus* with an AIG critical illness policy in those states where the rider is not available can provide even more comprehensive coverage for your clients.

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

18 - 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 is a calendar-year maximum per covered person

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

Spouse and children may elect up to 100% of the primary insured’s coverage

Deductibles

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 “Common Questions” section for an example.)

Critical Illness Rider: No deductible

Rates

- Sex-distinct
- Age-banded rates
- Tobacco/non-tobacco for the Critical Illness Rider

Riders

Critical Illness Rider: Pays one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke. Rider terminates as to each 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
- Make high-deductible health plan recommendations more appealing
- Take advantage of an easy companion-sale opportunity

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 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 one-time payment for 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 they don't 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	What Is It?	When Must Diagnosis Occur?
Invasive Cancer	The presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tumor.	More than 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.	More than 30 days after coverage begins.
Stroke	Cerebrovascular incident caused by infarction of brain tissue, cerebral or subarachnoid hemorrhage, cerebral embolism or cerebral thrombosis.	More than 30 days after coverage begins.

* May vary by state

Accident Expense Exclusions*

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 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 attempt to commit an assault 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 loss directly or indirectly resulting from or contributed by a cause other than an Accidental Injury as defined in this Policy

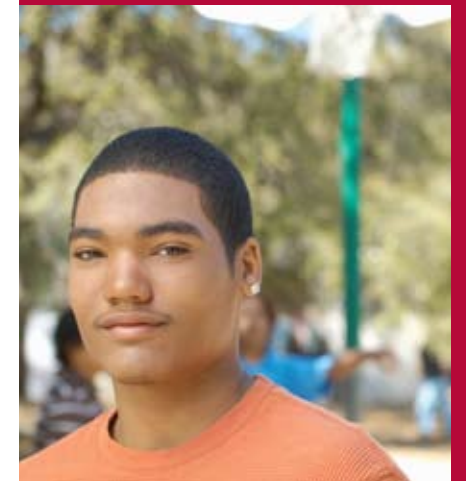
Critical Illness Exclusions

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 this rider, or for invasive cancer, before the end of the first 90 days after the date coverage on the insured person becomes effective under this rider.* However, an insured child born after the effective date of this 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 accounts — were 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 attempt to commit 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 this 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 this rider has been in force for a period of twelve (12) months following the date of application to this 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 last 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	Florida
Annual	1.000	1.000
Semi-Annual	.52	0.500
Quarterly	.265	0.250
Monthly	.095	0.0833

Policy Fee

None

How to Calculate Rates

1. Select the appropriate rate 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 same deductible and benefit amount
4. Add the cost of the Critical Illness Rider for all covered insureds
5. Add the base total and rider total
6. Multiply by the appropriate 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 ²	Male Age 37 Spouse Age 33 2 Children	\$346.50 \$192.15 \$162.65
Critical Illness Rider ²	\$7.48 x 5 (Primary) \$6.50 x 5 (Spouse)	\$ 37.40 \$ 32.50
	Total	\$771.20
x Modal Factor	.095	
	Rate	\$ 73.26

² Premium rates are current as of January 2, 2008. Rates 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. With a \$250 deductible and a \$15,000 Critical Illness Rider, her monthly premium was only about \$30 per month¹, and her policy provided \$7,000 of accident reimbursement benefits each year.

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

Annual Accident Expense Rates²

BASE PLAN PREMIUMS

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

Annual Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS

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	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		145.92		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	

Annual Accident Expense Rates²

BASE PLAN PREMIUMS

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

Annual Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
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								
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								
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								
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								
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	

Annual Accident Expense Rates²

BASE PLAN PREMIUMS

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

Annual Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
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								
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								
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								
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								
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	

North & South Dakota Accident Expense Rates²

BASE PLAN PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

North & South Dakota Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$1,000 maximum								
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	

North & South Dakota Accident Expense Rates²

BASE PLAN PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

North & South Dakota Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$6,000 maximum								
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								
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								
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								
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								
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	

North & South Dakota Accident Expense Rates²

BASE PLAN PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
18 – 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								
18 – 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								
18 – 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								
18 – 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								
18 – 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

North & South Dakota Accident Expense Rates²

SPOUSE & CHILD RIDER PREMIUMS NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
\$11,000 maximum								
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	

\$12,000 maximum								
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	

\$13,000 maximum								
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	

\$14,000 maximum								
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	

\$15,000 maximum								
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	

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

Critical Illness Rider Annual Rates²

NATIONWIDE* RIDER PREMIUMS PER \$1,000

Age	No Tobacco		Tobacco	
	Female	Male	Female	Male
18 - 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			

*Exceptions appear in chart below

RIDER PREMIUMS PER \$1,000, EXCEPTIONS*

Age	No Tobacco		Tobacco	
	Female	Male	Female	Male
18 - 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			

*Exceptions include: Arkansas, Maine, West Virginia, North Dakota, Indiana

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