



Protect your
family's savings

Group Supplemental Life and AD&D Insurance by American General®
For employees of Touro College

BENEFIT SUMMARY

**American
General**
Life Companies

Group Supplemental Life and AD&D Benefit Summary

The loss of a working parent's income can have a devastating impact on the family's lifestyle. Life and AD&D insurance provides additional protection for you and your family from the unforeseen. Following is an overview of Group Supplemental Life and AD&D benefits. See the certificate for details regarding benefit descriptions, limitations and exclusions.

Benefits at a Glance

Plan Features	Plan Details
All employee of Touro College	Active, full-time employees working a minimum of 35 hours per week, working and residing in the U.S.
Basic Coverage (Employer-Funded)	One time Salary to a maximum of \$250,000
Employee Life Amount	One, two, or three times salary combined with basic to a max of \$1,500,000
Employee AD&D Coverage	One time salary to \$120,000
Employee Guarantee Issue	\$100,000
Spouse Eligibility	Your spouse is eligible if he or she is under age 70
Spouse Life Amount ¹	Same as employee
Spouse AD&D Coverage ¹	Not elected
Spouse Guarantee Issue	\$20,000
Dependent Child(ren) Eligibility	Dependent children are eligible from live birth to 23 years of age - to remain eligible for this coverage, children age 19 to 23 should be attending an accredited college or university on a full-time basis and be wholly dependent on the employee for support
Dependent Child(ren) Life Amount ¹	\$10,000
Age Reduction	Coverage will reduce by 35 percent at age 70 and 50 percent at age 75
Waiver of Premium	If you become totally disabled (as defined in your policy) before age 60 and are no longer able to work, your life premium payments will be waived during the period of disability
Accelerated Death Benefit	Allows you to receive a portion, 75 percent up to \$250,000 of your life insurance funds, before death, if diagnosed with one or more qualifying conditions
Conversion Privilege	Included
Portability	Included
Seatbelt and Airbag Benefit	Included
Included Services ²	Instant Access Account

Rates ³

Employee and Spouse Life Insurance — Monthly Rate per \$1,000

Age	Rate	Age	Rate	Age	Rate
<25	\$.048	45-49	\$.144	70-74	\$1.971
25-29	\$.057	50-54	\$.220	75-79	\$1.971
30-34	\$.077	55-59	\$.412	80+	\$1.971
35-39	\$.086	60-64	\$.632		
40-44	\$.096	65-69	\$1.215		

AD&D

Benefit Amount	Monthly Rate
Per \$1,000	\$.04
Dependent Child(ren)	
Benefit Amount	Monthly Rate (covers all children)
\$10,000	\$2.00

How to Calculate Your Cost

Use the coverage amount you've selected and, from the table above, the increment (shown as "per \$ amount") and rate (based on your age).

	Coverage amount	÷	Increment	x	Rate	=	Cost per paycheck
Employee	<input type="text"/>	÷	<input type="text"/>	x	<input type="text"/>	=	<input type="text"/>
Spouse	<input type="text"/>	÷	<input type="text"/>	x	<input type="text"/>	=	<input type="text"/>
Child(ren)	<input type="text"/>	÷	<input type="text"/>	x	<input type="text"/>	=	<input type="text"/>

Example

Let's say you are 35 years old and would like to apply for \$50,000 of coverage; the rate table shows "Rate per \$1,000" (increment) and, for ages 35-39, a rate of \$0.20.

Divide \$50,000 (coverage amount) by \$1,000 (increment). This equals 50. Multiply 50 by \$0.20 (rate) and you get \$10.00 — your cost per paycheck.

	Coverage amount	÷	Increment	x	Rate	=	Cost per paycheck
Employee	<input type="text"/>	÷	<input type="text"/>	x	<input type="text"/>	=	<input type="text"/>

For more information, contact:

Benefit Manager Name Barbara LaRue
212-463-0400 X 5755
Barbara.LaRue@touro.edu

¹ Amount of spouse and/or dependent child coverage may vary by state law and is subject to limits imposed by individual states.

² Not insurance products and may not be available in all states.

³ Current Group Term Life and AD&D rates. Your employer will notify you of any change. Note: Life premiums vary by age. When an insured person reaches a new age bracket, the premium is adjusted accordingly.

Exclusions and Limitations (state variations may apply)

Supplemental Life Plans

No life insurance benefit will be payable under the policy for an insured (or insured's dependents) death caused by suicide or self-destruction, or any attempt at suicide or self-destruction, within 24 months after his or her effective date of coverage under the policy.

AD&D Plans

No benefit will be payable under the policy for an insured's loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Suicide or any attempt at intentionally self-inflicted injury.
- Sickness, disease or infections of any kind, except bacterial infections.
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation on a regular schedule between established airports, if the insured is:
 - Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.
 - Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft.
 - Riding as a passenger in an aircraft owned, leased or operated by the policyholder or by the policyholder's employer.
- Declared or undeclared war, or any act of declared or undeclared war.
- Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the insured is not covered due to his or her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
- The insured person being under the influence of drugs or alcohol or voluntary intake of poison, drugs, gas or fumes, unless taken under the advice of a physician.
- The insured person's commission of or attempt to commit a crime.

Note: Exclusions may change based on the plan provisions included in your plan. See the group policy for full and complete details.

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Number G-LAD-40000

The United States Life Insurance Company in the City of New York

New York, New York

Policy Form Numbers C11960NY and G-L-60000

www.americangeneral.com/employeebenefits

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The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

If applicable, any rates shown are based on the information provided at the time of quoting and are subject to adjustment in the event such information changes

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