

## Accident Expense Plus and your Major Medical plan —



**Some things just go better together**

**American General**  
Life Companies

## Accident Expense Plus<sup>SM</sup> Insurance **A Case Study\***

**Janet**, recreational downhill skier

**Problem:** Knee injury resulted in \$11,000 of medical bills and three weeks lost compensation

**Solution:** Accident Expense Plus<sup>SM</sup> combined with a Major Medical Health Savings Account (HSA) plan covered all medical expenses with money left over to help with living expenses while Janet could not work.

Last month Janet was skiing with some friends late in the day. A surprise winter storm caught them at the top of the mountain. Icy conditions and limited visibility caused Janet to lose control and tumble down the mountain. She had a twisted knee and needed assistance from the ski patrol getting to the bottom of the mountain.

On the ride home with an ice pack on her knee, Janet began thinking about her next steps. She would go to the doctor first thing in the morning since it was late and she was not in unbearable pain. She had purchased new medical coverage a few months ago – an individual Major Medical HSA plan and an Accident Expense Plus insurance policy with no deductible and a \$10,000 calendar year maximum benefit. With relief, she remembered her agent explaining that the accident policy would help to cover the \$2,500 deductible of her major medical plan and she would most likely not incur any out-of-pocket medical costs due to the accident.

Janet called her doctor's office as soon as she got home to make an appointment for the next morning. When she referred to her Accident Expense Plus policy, she confirmed that the policy required her to see a doctor within 72 hours of her injury. The next day Janet's doctor ordered an x-ray which confirmed that nothing was broken. He then referred her to an Orthopedic specialist – Dr. Black- to evaluate ligament damage.

Dr. Black ordered an MRI which indicated that she had medial collateral ligament damage to her knee. The doctor advised her that surgery would be necessary but that the internal swelling would have to be reduced and the stabilization muscles would need to be strengthened before surgery. He prescribed twelve physical therapy sessions.

Janet completed her physical therapy sessions in nine weeks and returned to Dr. Black who ordered another MRI and confirmed Janet was ready for surgery. It had been ten weeks since her accident.

After surgery, Janet continued with another three weeks of physical therapy. Her follow-up visit with Dr. Black revealed that she was healing nicely. Dr. Black asked Janet to come back for a final visit in a month. Since the accident, Janet accumulated three weeks of unpaid time-off from work.

\*Not an actual case; for illustrative purposes only

## Summary



Janet used \$2,500 of her \$10,000 Accident Expense Plus reimbursement to pay her HSA Major Medical plan deductible. Since the remaining expenses were also covered 100% by her HSA Major Medical plan, she had \$7,500 left over to help pay living and other expenses while she was not able to work. Even though she had to endure the pain of an injury, she recovered with no out-of-pocket medical expenses or injury to her finances.

MEDICAL CARE AND COVERAGE SUMMARY			
Service	Cost	Accident Expense Plus	HSA Major Medical Plan
1st Doctor Visit 2/4/08	\$110	Covered 100% (was within 72 hours)	Not covered until \$2,500 deductible is met
X-ray 2/4/08	\$170	Covered 100%	Not covered until \$2,500 deductible is met
1st Specialist Visit 2/6/08	\$125	Covered 100%	Not covered until \$2,500 deductible is met
MRI 2/6/08	\$1,100	Covered 100%	Not covered until \$2,500 deductible is met
12 Physical Therapy Sessions 2/9 - 4/9/08	\$1,020	Up to 10 sessions covered (\$850)	\$25 covered (deductible met)
2nd Specialist Visit 4/11/08	\$125	Covered 100%	Covered 100%
Surgery 4/15/08	\$7,800	Up to \$7,520 (\$10,000 benefit maximum)	Covered 100%
5 Physical Therapy Sessions 4/29 - 5/17/08	\$425	Not covered (coverage allows max.10 sessions)	Covered 100%
Final Specialist Visit 5/22/08	\$125	Not covered (30 days after surgery)	Covered 100%
<b>Total Medical Expenses</b>	<b>(\$11,000)</b>		
Paid by HSA Major Medical plan	\$8,500		
Major Medical Deductible	<b>(\$2,500)</b>		
Lost wages	<b>(\$7,200)</b>		
Paid by Accident Expense Plus	\$10,000		
<b>Amount left to pay other expenses</b>	<b>\$300</b>		

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