



2017 Benefits Overview

AIG Financial Network

AIG is committed to offering our employees a benefits package that is comprehensive and competitive in today's marketplace. The AIG benefits package includes the following:

Medical Plan

Three medical plan options administered by UnitedHealthcare (UHC):

- **Consumer Driven Health Plan (CDHP)** – A consumer-driven health plan option with an Health Savings Account (HSA) bank account feature that lets you save money on a before-tax basis, and features a Company contribution for current or future medical expenses;
- **Exclusive Provider Organization (EPO)** – Offers in-network coverage only; and
- **Preferred Provider Organization (PPO)** – Offers in-network and out-of-network coverage.
- **Prescription Drugs** through **Optum Rx**, an affiliate of UHC – prescription drug benefits automatically received with your UHC CDHP, UHC EPO or UHC PPO option election.
- **Kaiser Permanente (EPO)** – (with Kaiser prescription drug coverage) is offered in California and Georgia.

Dental Plan

Two Dental plan options administered by Aetna:

- **Aetna Dental PPO Plan** – PPO option offers a high level of in-network benefits and reduced out-of-network benefits. Network includes over 87,000 dental providers; there is a deductible and an annual benefit maximum.
- **Aetna Dental DMO Plan** – DMO option offers a high level in-network only benefit. There is no deductible and an unlimited benefit maximum. Employees must select a (PCD) Primary Care Dentist through Aetna. Network offered in most states.

Vision Plan

- The **AIG Group Vision Plan** is offered through EyeMed – Plan includes coverage for eye exams, contacts, frames and lenses; limits apply.

Other Insurance Options

- **Employee Life Insurance** – Company-paid coverage of 1x ABBR to a maximum of \$250,000
- **Employee Supplemental Life Insurance** – Additional coverage up to 8x ABBR to a maximum of \$2.5 million; may be subject to Evidence of Insurability
- **Dependent Life Insurance** – Spouse/domestic partner coverage of \$20,000, and /or child(ren) coverage of \$4,000 per child
- **Personal Accident Insurance** – Coverage for you and/or your covered dependents between \$20,000 and \$1,000,000
- **Short-Term Disability Coverage (STD)** – Employee paid coverage purchased in increments of \$100, to a maximum of \$2,000 a week
- **Long-Term Disability Coverage (LTD)** – Employee paid coverage of 60% of monthly ABBR, maximums apply

Flexible Spending Accounts (FSA)

Set aside money on a before-tax basis in:

- **Health Care FSA** – for health care expenses; not available if you enroll in the CDHP
- **Limited Purpose FSA** – for qualifying dental and vision expenses; only available if you enroll in the CDHP
- **Dependent Care** – for dependent care expenses

Commuter Expense Reimbursement Account (CERA)

Save money on commuting costs to work by having before-tax dollars deducted from your pay to apply to those costs.

401(k)

- A dollar-for-dollar Company match up to 6% of eligible compensation (up to IRS annual limit on pay), and immediate vesting in savings and Company matching contributions. Offers both pre-tax and after-tax Roth contribution options.
- Employees receive an additional 3% of eligible pay non-discretionary, non-elective Company savings plan contribution (CSPP) to their 401(k) accounts that also vests immediately.

For more information, please contact the Benefits Service Center at 800-265-5054, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time, or visit www.ibenefitcenter.com/aig.

Disclaimer

While every effort has been made to make this benefits overview as accurate as possible, you should keep in mind that this does not describe all the features, provisions, limitations, and exclusions that govern the actual plans, policies, and programs

If there is any discrepancy between the information presented here and the plan, policy, and program documents, such documents will always govern.

Note: AIG reserves the right to amend or terminate its benefits programs without notice at any time, in any manner, including changing the cost, participation, and scope of coverage.