

Flex ShieldSM - New York

Presented by World Wide Specialty Programs

The Kind of Coverage that Staffing Firms Need Today

Staffing firms seeking a better way to help manage their people risk, control benefit costs and attract and retain talented employees have an effective solution: World Wide Specialty Programs Flex Shield. With Flex Shield, companies can provide broad, affordable accident and sickness coverage for employees who are not covered by traditional employee benefit programs and for employees who want to supplement other insurance coverages.

Drawing on more than 40 years experience as an insurance leader, World Wide Specialty Programs and the Accident & Health Division of AIG designed Flex Shield to combine some of the most wanted employee benefit coverages into one convenient package. And it offers flexible funding and coverage options to meet the needs of the staffing industry and create a benefit program both in-house and contract/temporary employees will value and use.

Flex Shield Advantages for Employers

- Offers an innovative way to extend coverage to ALL employees and improve benefit packages in a competitive hiring environment
- Offers a choice of several coverage designs—One, Two, Three, Four—with varying benefit amounts and premium rates
- Provides a choice of several funding options with varying premium rates based on level of employee funding
- Is supported by advanced technology to reduce costs for employers and simplify administration at every level—from issuance to fulfillment and claims processing

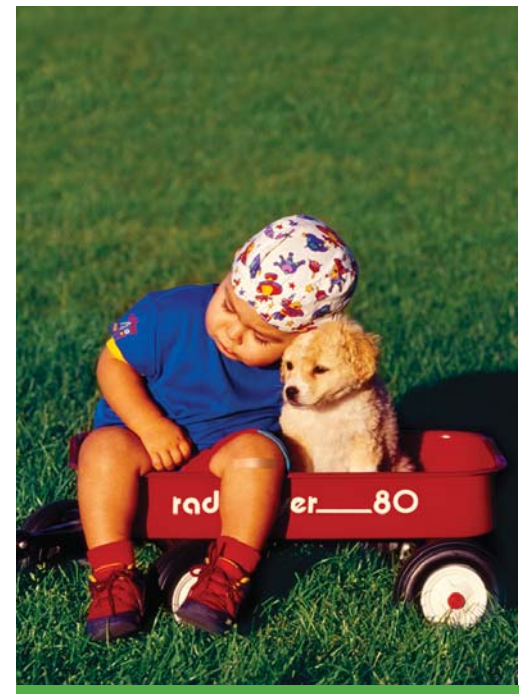
Flex Shield Advantages for Employees

- Pays first-dollar cash benefits directly to employees without deductibles or copayments, in addition to any other insurance
- Allows employees to use the money for nonreimbursed medical expenses, alternative treatments or any other purpose
- Helps benefit dollars go further through access to reduced rates from a nationwide network of premier physicians and hospitals as well as a nationwide prescription drug discount card
- May provide coverage for spouses and dependent children
- Is offered on a guaranteed-issue basis
- Provides other attractive features including no lifetime maximum benefit, coverage for pre-existing plans (employer-funded plans only) and continuation of coverage when participants leave the group
- Offers 24/7 toll-free telephone access to experienced registered nurses through a confidential Nurseline
- Delivers responsive customer service and patient advocacy

For more information contact us or visit our Web site.

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WW World Wide Specialty Programs

World Wide Specialty Programs, Inc.
World Wide New York Insurance Services, Inc. - CA, NH, TX

AIG @
WORK

*from the Accident & Health
Division of AIG*

Flex Shield pays indemnity-based benefits for a covered injury or sickness. Flex Shield is not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Benefits and coverages may vary by state.

Broad Coverage with Flexible Benefit Options*

Flex Shield pays employees a fixed amount for covered expenses. Employers have a choice of several coverage options as shown below.

Benefit	One	Two	Three	Four
Physician office visits limit per year per insured: Overall annual limit per family:	\$75 per visit 3 6	\$75 per visit 3 6	\$100 per visit 3 6	\$100 per visit 3 6
Diagnostic, X-ray and lab tests limit per year per insured: Overall annual limit per family:	\$75 per test 3 6	\$75 per test 3 6	\$100 per test 3 6	\$100 per test 3 6
Hospital admission (inpatient admission for a covered accident or sickness)	\$50 per admission	\$400 per admission	\$400 per admission	\$400 per admission
Hospital Confinement (Limit 30 days per inpatient confinement for a covered accident or sickness)	\$200 per day (\$6,000 maximum per confinement)	\$400 per day (\$12,000 maximum per confinement)	\$400 per day (\$12,000 maximum per confinement)	\$400 per day (\$12,000 maximum per confinement)
Intensive care (additional payment per day; limit 30 days per ICU confinement)	N/A	N/A	\$400 per day (\$12,000 maximum per confinement)	\$400 per day (\$12,000 maximum per confinement)
Emergency room visits (covered accidents only; limit 4 per year per insured)	\$100 per visit	\$100 per visit	\$100 per visit	\$100 per visit
Surgery (due to covered accident or illness; performed by physician)	25%	25%	25%	200% Maximum of \$2,000 for surgery per scheduled amount
Anesthesia (paid as percentage of surgical benefit)	10%	10%	10%	25% Maximum of \$500
Accidental death (spouse covered for 50% of accidental death benefit; child for 25%)	N/A	\$20,000	\$20,000	\$20,000

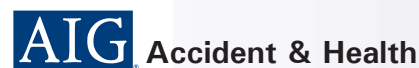
As mandated by the state of New York, all plans also include basic coverage for additional benefits such as Ambulance, Transportation, Lodging, Mammogram Screening, and Prostate Cancer Screening. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern.

Prescription drug discount plan included (not an insurance benefit).

*Plan designs shown only available in NY .



Comprehensive Strength, Innovative Solutions®



AIG@Work is the marketing name for the insurance products and services provided to the employer and employee market by the Accident & Health Division of AIG .

Flex Shield pays indemnity-based benefits for a covered injury or sickness. Flex Shield is not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Benefits and coverages may vary by state. This document provides only brief descriptions 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 (series N2000) shall govern. Insurance is underwritten by American International Life Assurance Company, with its principal place of business in New York, NY.