

Did You Know?

Over 37 million Americans were admitted to hospitals last year.

Fast Facts on U.S. Hospitals, www.aha.org, updated November 2009



Minimize Your Chances of a Hospital Stay

Nobody wants to face a hospital stay. Even a short time in the hospital can disrupt your home and work routines, as well as be a drain on your finances. American General has compiled some general recommendations to help you and your family reduce your chances of landing in the hospital due to an injury or illness.

Work at Staying Healthy – And Be Aware of Your Environment

- While you can't always foresee an event that might put you in the hospital, you can make an effort to stay healthy with regular exercise, healthy eating habits and regular health screenings.
- Be aware of potential hazards around your home and when you're outside:
 - Look for tripping hazards, lack of stair railings or grab bars, unstable furniture, poor lighting and inappropriate footwear — simple interventions like these can reduce the risk of falling.
 - Be careful when outdoors — watch for uneven surfaces on sidewalks, curbs and streets, where outdoor falls typically occur.
 - Monitor your children's sports activities and make sure they wear the proper safety gear — more than half of the seven million sports- and recreation-related injuries that occur each year are sustained by youth between ages 5 and 24.¹
- Be familiar with your local hospitals and the quickest route to a local emergency room.

Pat's Story: Planning Ahead Helped Her on the Road to Recovery²

Pat's heart attack came out of nowhere. One moment she was in the midst of a big project at work, and then suddenly she found herself in the hospital for an extended stay. When she was released, she needed a stay in a skilled-nursing home, as she had nobody at her home to help her during her recovery. While her health plan paid for most of her hospital stay, her co-payments and deductibles added up to thousands of dollars — and she had no coverage at all for skilled nursing. So when she received a hospital indemnity insurance cash benefit for each day she was in the hospital, plus an additional benefit for her nursing-home stay, her financial worries dissolved. She was able to pay her bills without dipping into her retirement savings. And having that financial support helped her concentrate on recovering.

For more information, visit
americangeneral.com/employeebenefits.

American General Life Companies

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¹ "Sports Injuries: The Reality," www.cdc.gov, updated July 2009.

² For illustration purposes only.