



AIG Group Indemnity Dental

Employer-funded insurance plans

With AIG American General, you gain the experience and resources only a seasoned industry leader can provide. We are your single source for exceptional products designed specifically for today's workforce — all backed by the solid, reliable support you and your clients need.

We Know Dental.SM

It's all about choice. Our new and improved Group Indemnity Dental plan allows your clients' employees far greater flexibility and choice than ever with their dental care. They can go to any dentist they choose for their services. Which means not having to leave a dentist they're familiar with. And for many people that can be quite a benefit.

AIG Group Indemnity Dental insurance is stocked with enhancements your clients and their employees will appreciate. Since the coverage is so affordable, clients can offer these excellent benefits to their employees and, at the same time, contain their own costs. Finally, the addition of so many enhancements to the program should lead to greater sales opportunities for you.

Features and benefits include:

- Employees have their choice of any dental professional — no restrictions
- Deductible is waived for charges due to accidents
- Enhanced Benefits Package option²
- \$100 lifetime deductible option²
- \$300 Supplemental Accident Benefit option²

- Family deductible option of 2 or 3 times the individual deductible²
- Takeover benefits available
- Deductible waived for Preventive care option
- Liberalized pretreatment review amount
- Plan features the AIG National Dental NetworkSM on a "Passive PPO" basis, with dentists at more than 59,000 locations nationwide¹

AIG National Dental Network dentists — at more than 59,000 locations nationwide — have contracted to provide dental services at negotiated fees. These negotiated fees help contain plan costs, so your clients can pay lower premiums and their employees pay less out-of-pocket costs.

You have the additional flexibility of selling AIG Group Indemnity Dental as a stand-alone product or as part of a complete benefits package.

¹The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

²These options are available for groups with 10-plus employees only

For more information on AIG Group Dental insurance, contact your AIG Sales Representative, Agent or Broker.

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WE KNOW BENEFITS.SM

AIG® **AMERICAN
GENERAL**

Indemnity Dental Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Provider Network "Passive PPO"	<ul style="list-style-type: none"> AIG National Dental NetworkSM with providers at over 59,000 locations nationwide 	Waiting Period Waiver (available for 5+ insureds only)	<ul style="list-style-type: none"> Present and future employees on transferred cases Present employees only on transferred cases Present and future employees on non-replacement cases Present employees only on non-replacement cases
Annual Maximum	<ul style="list-style-type: none"> \$1,000 \$1,500 \$2,000 (10+ lives only) 	Endodontics/Periodontics in Basic	<ul style="list-style-type: none"> Standard (10+ insureds only)
Deductible	<ul style="list-style-type: none"> \$25 (10+ lives only) \$50 and \$100 calendar year options \$100 lifetime deductible (10+ lives only) 2 or 3 times family deductible (10+ lives only) 	Orthodontic Benefits (available for groups with 25 employees or 10 employees who have insured dependent children)	<ul style="list-style-type: none"> 50% \$1,000 maximum Adult/Child or child-only
Deductible Waived	<ul style="list-style-type: none"> Preventive services option — not available with \$100 calendar year deductible or \$100 lifetime deductible) Charges resulting from an accident 	Pre-treatment Review	<ul style="list-style-type: none"> \$300
Coinsurance Options	<ul style="list-style-type: none"> 100/80/50 100/80/0 80/80/50 (10+ insureds only) 	Takeover Benefits	<ul style="list-style-type: none"> Available option
Reasonable and Customary (R&C)	<ul style="list-style-type: none"> 80th percentile (standard for all groups) 90th percentile (10+ insureds only) 	Enhanced Benefits Package (available to 10+ insureds only)	<ul style="list-style-type: none"> Carryover deductible Sealants included under Preventive 90th percentile R&C
Waiting Periods (2-9 insureds)	<p>Original/timely adds:</p> <ul style="list-style-type: none"> Preventive = none Basic = none Major = 12 months <p>Late entrants:</p> <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months 	Supplemental Accident Benefits	<ul style="list-style-type: none"> \$300 per person per year Does not reduce annual maximum No waiting period 100% benefit after medical benefits
Waiting Periods (10+ insureds)	<p>Original/timely adds:</p> <ul style="list-style-type: none"> Preventive = none Root Canal = 6 months Other Basic = none Major = 12 months Ortho = 24 months <p>Late entrants:</p> <ul style="list-style-type: none"> Preventive = none Fillings = 6 months Other Basic = 12 months Major = 24 months Ortho = 24 months 	Two-year Rate Guarantee	<ul style="list-style-type: none"> Available for most cases



Products underwritten by:

American International Life Assurance Company of New York

New York, NY

AIG Life Insurance Company*

Wilmington, DE

Member companies of American International Group, Inc.

www.AIGemployeebenefits.com

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are solely the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own individual financial condition and contractual obligations.

This brochure is a summary only of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policy. Actual offerings may vary by group size and by state. Please see policy and certificate for details.

Policy form series numbers: G-DEN-32000 and G-DEN-42000.

* AIG Life Insurance Company does not solicit business in the state of New York.

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