



AIG Group PPO 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

Our new and improved Group PPO Dental plan¹ allows your clients' employees far greater flexibility and choice than ever with their dental care. They have the flexibility to choose any dental professional, and if they so desire, to realize even greater savings by choosing a dentist in the AIG National Dental Network.SM This network² offers your clients and their employees an expanded choice of dental care providers, with dentists at more than 59,000 locations nationwide.

AIG Group PPO 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
- Plan features the AIG National Dental Network, with dentists at more than 59,000 locations nationwide
- Deductible is waived for charges due to accident

- Enhanced Benefits Package option
- \$100 lifetime deductible option
- \$300 Supplemental Accident Benefit option
- Family deductible option of 2 or 3 times the individual deductible
- Takeover benefits available
- Deductible waived for in-network Preventive care
- Liberalized pretreatment review amount

AIG National Dental Network's dental professionals have contracted to provide dental services at negotiated fees. These negotiated fees help contain plan costs, which means your clients can pay lower premiums and their employees pay less out-of-pocket costs.

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

¹The PPO Dental plan is not available in all states

²The dental network described above is administered by Dental Benefit Providers, Inc. (DBP)

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**

PPO Dental Plan Provisions

Plan Provision	Plan Details	Plan Provision	Plan Details
Provider Network	<ul style="list-style-type: none"> • AIG National Dental NetworkSM with providers at more than 59,000 locations nationwide 	Waiting Periods (10+ insureds)	Original/timely adds: <ul style="list-style-type: none"> • Preventive = none • Root Canal = 6 months • Other Basic = 6 months • Major = 12 months • Ortho = 24 months Late entrants: <ul style="list-style-type: none"> • Preventive = none • Fillings = 6 months • Other Basic = 12 months • Major = 24 months • Ortho = 24 months
Annual Maximum	<ul style="list-style-type: none"> • \$1,000 • \$1,500 • \$2,000 (10+ insureds only) 	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
Deductible	<ul style="list-style-type: none"> • \$25 (10+ insureds only) • \$50 and \$100 calendar year options • \$100 lifetime deductible (10+ insureds only) • 2 or 3 times family deductible (10+ insureds only) 	Endodontics/Periodontics in Basic	<ul style="list-style-type: none"> • Standard (10+ insureds only)
Deductible Waived	<ul style="list-style-type: none"> • In-network Preventive (standard for all groups) • Charges resulting from an accident • Out-of-network Preventive (option for 10+ insureds only) 	Orthodontic Benefits (available for groups with 25 eligible employees or 10 employees who have insured dependent children)	<ul style="list-style-type: none"> • 50% • \$1,000 maximum • Adult/Child or child-only
In-network Coinsurance Options	<ul style="list-style-type: none"> • 100/100/60 MAC • 100/90/60 MAC • 100/80/50 MAC 	Pre-treatment Review	<ul style="list-style-type: none"> • \$300
Out-of-network Coinsurance Options	<ul style="list-style-type: none"> • 100/80/50 MAC • 100/80/50 R&C • 90/70/50 R&C 	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"> • Sealants included under Preventive • 90% R&C • Carryover deductible from last three months of prior year
Waiting Periods (2-9 insureds)	Original/timely adds: <ul style="list-style-type: none"> • Preventive = none • Basic = none • Major = 12 months Late entrants: <ul style="list-style-type: none"> • Preventive = none • Fillings = 6 months • Other Basic = 12 months • Major = 24 months 	Supplemental Accident Benefit	<ul style="list-style-type: none"> • \$300 per person per year • Does not reduce annual maximum • No waiting period • 100% benefit after medical benefits
		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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