

AIG EMPLOYEE CHOICE DENTAL

Renewal Period

The Renewal Period which occurs once a year; is an opportunity for employees to make changes in their AIG Employee Choice Dental coverage. It is the sixty-day period prior to the firm's plan renewal date. If you are unsure of your renewal date, please call us at (877) 296-3800.

During the Renewal Period, the following changes are allowed:

- An employee and his/her dependents currently enrolled in the AIG Employee Choice Dental DHMO plan may switch to the AIG Employee Choice Dental PPO plan; or if currently enrolled in the AIG Employee Choice Dental PPO plan may switch to the AIG Employee Choice Dental DHMO
- An employee or dependent not enrolled in AIG Employee Choice Dental may now enroll in the DHMO plan, without any penalties.
- An employee or dependent not enrolled in AIG Employee Choice Dental Plan may enroll in the PPO plan. ***However, a Late Enrollee status will apply.*** This means that the employee and/or dependent will have a 24 month Benefit Waiting Period for Major Dental Services. (Major Dental Services are described in the plan certificate.)

During the Renewal Period, please distribute Employee Applications to your employees and dependents coming onto the plan or making changes. Submit completed forms to AIG Employee Choice Dental in the pre-addressed envelope provided for your convenience. We must receive the forms *prior to your renewal date*. The changes will be effective on the renewal date.