



Introducing... AIG Employee Choice Dental

The flexibility clients need and the options employees want — all in a single package

Now you can offer your clients a dental insurance program that does it all. AIG Employee Choice Dental is specifically designed to match employees with plans that are right for them — while providing your clients the flexibility they need to meet tight budgets.

To find out more on AIG Employee Choice Dental contact:

<Name>
<Title>
<License No.>
<Company/Office 1>
<Company/Office 2>
<Address 1>
<Address 2>
<City> <State> <ZIP>
<Phone 1>
<Phone 2>
<Fax>
<E-mail>
<Web Site Address>

Three program levels to choose from

AIG Employee Choice Dental offers you three plan levels on either an employer-funded or employee-paid basis.

Stand-Alone Dental

Any single plan with 2 or more enrolled lives

- PPO R&C
- PPO MAC
- DHMO

Dual-Choice Dental

Minimum of 5 enrolled lives; 3 enrolled lives for PPO

- PPO MAC with DHMO
- PPO R&C with DHMO
- PPO R&C with PPO MAC

Triple-Choice Dental

Minimum of 5 enrolled lives; 3 enrolled lives for PPO

- PPO R&C, PPO MAC and DHMO

For the Dual-Choice Dental and Triple-Choice Dental programs, employees select the plan that best suits their needs. All plans are available nationally (DHMO plans in 27 states) and are offered on either an employer-funded or employee-paid basis. See the reverse side for benefit highlights of each plan.

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AIG Employee Choice Dental Plans at a Glance

PPO MAC	PPO R&C	DHMO ¹
<ul style="list-style-type: none"> • Select a dentist of your choice • Flexible plan design options • Out-of-network coinsurances applied to the Maximum Allowable Charge (MAC) • 60,000-plus provider locations nationwide² • Orthodontia (optional) • Two-year rate guarantee (optional) • Annual maximums apply • Deductible payable • No cosmetic dentistry • Waiting periods may apply • Out-of-pocket costs are not fixed • Low monthly cost 	<ul style="list-style-type: none"> • Select a dentist of your choice • Flexible plan design options • Out-of-network coinsurances applied to Reasonable and Customary (R&C) charges • Limit for R&C charges at 80th or 90th percentile • 60,000-plus provider locations nationwide² • Orthodontia (optional) • Two-year rate guarantee (optional) • Annual maximums apply • Deductible payable • No cosmetic dentistry • Waiting periods may apply • Out-of-pocket costs are not fixed 	<ul style="list-style-type: none"> • Select a network dentist only • No deductible to satisfy • Choice of low copay schedules • No claim forms to complete • No annual maximums apply • Unlimited services • Orthodontia (child and adult) • No waiting periods • No pre-authorizations • Cosmetic dentistry (optional) • Immediate coverage for all services • Low monthly cost

¹DHMO insurance and services are not provided by one of the AIG member companies.

²The AIG Dental Network[®] described in this brochure is administered by Dental Benefit Providers (DBP).



PPO dental products underwritten by:

AIG Life Insurance Company
Wilmington, Delaware

Member company of American International Group, Inc.
www.aigeb.com

The underwriting risks, financial obligations and support functions associated with the products issued by AIG Life Insurance Company is the responsibility of the individual issuing company. AIG Life Insurance Company 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 are subject to state insurance law and the benefits/provisions as described may vary due to such law. Please see policy and certificate for details.

An employer-funded program may be funded 100 percent by the employer or a combination of both employer and employee funding.

Policy form series number: G-DEN-42000.

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