

TRIPLE CHOICE PLAN

EXCLUSIVE DENTAL PACKAGES

AIG Group PPO Dental FAQs

1 What is the AIG National Dental Network?

The AIG National Dental Network is a group of credentialed dental professionals at more than 60,000 locations that have contracted to provide dental services at reduced rates. These negotiated fees usually result in reduced out-of-pocket costs.

2 How extensive is the AIG National Dental Network?

The network has dentists at more than 60,000 locations, with providers in almost all states, and large numbers of network providers in most metropolitan areas. With numerous dentists in the network, a participating dentist can usually be found near home or work.

3 Does the network include dental specialists?

Yes. There are dentists at 12,000 locations within the network providing specialty services, such as endodontics, periodontics and oral surgery practice.

4 What are the advantages of using a network dentist?

- Network dentists will only charge the patient for his/her share of coinsurance and the deductible; but a non-network provider may require full payment for all services at time of treatment.
- Network providers may not "balance bill" a patient, since the provider is limited by contract to charge not more than the negotiated fee schedule.

5 Do I need to select a Primary Care Dentist to coordinate all dental care?

No. Network benefits are payable for charges incurred for treatment by any network dentist. Our plans also reimburse for services provided by non-network providers, so a patient's choice is in no way limited in selecting a dentist.

6 I have dependent children away at college in another state. Can they visit a network dentist?

Yes. The network has dentists at more than 60,000 locations, with providers in almost all states.

7 How do I locate a network dentist?

Simply go to the AIG Employee Benefits Web site at www.AIGemployeebenefits.com. Click Employees and then click Provider Search. Under Search for a Provider, click Dentists in the AIG National Dental Network. From this point you can look for a dentist by name or location. You can even create a customized directory of dentists.

8 How do I perform a general search or create a directory?

- Using "Search for a Provider" you can search for dentists within a stated radius of any address or zip code. For example, you can request a list of network dentists within five miles of downtown Los Angeles by defining your search starting point with an appropriate address or zip code. The nearest 100 providers will be displayed on the screen. You can then download and print this directory.
- Using "Online Provider Directory" you can create a customized directory with providers organized by county or within a radius from a starting point you define. The directory is delivered to you and up to four other e-mail recipients within minutes.

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- 9 I am unable to use the Provider Search because I don't have access to a computer. How else can I locate a network dentist?**
Call our toll-free number, 866-233-2146, weekdays from 5 a.m. to 5 p.m. Pacific Time for personal service in finding a network dentist.
- 10 My dentist is not a member of the AIG National Dental Network. Can I ask him/her to join?**
Yes. Go to the AIG Employee Benefits Web site at www.AIGemployeebenefits.com. Click Employees and then click Provider Search. On the Provider Search page, click AIG National Dental Network Provider Nomination Form to download the form. Print the form, complete the contact information for the dentist, fax it to 415-778-3834, and we will start the process to recruit this dentist to join the network. If the dentist agrees to join the network, the entire process will take about 60 days.
- 11 Why does my ID card refer to Dental Benefit Providers (DBP) in addition to AIG American General?**
The AIG National Dental Network is administered by Dental Benefit Providers. Sometimes the dental office may recognize the DBP name in addition to the AIG American General name.
- 12 The AIG Employee Benefits Web site indicates that the dentist I am visiting is in the AIG National Dental Network; however, the dental office is unfamiliar with this network. What do I do?**
Mention that the AIG Employee Benefits Web site lists the dentist as a participating provider, and show your dental ID card which mentions that the AIG National Dental Network is administered by Dental Benefit Providers (DBP). If that does not clear up the situation, ask the dentist's office staff to call AIG American General at 866-233-2146.
- 13 How do I make an appointment with a network dentist?**
Call the dental office to schedule the appointment, and mention that you are a participant in a PPO plan using the AIG National Dental Network. Verify that this dental office acknowledges continued participation in the AIG American General/DBP network. And be sure to bring your dental ID card to your dental appointment. To make an appointment with a specialist, follow this same procedure.
- 14 How do I get more information about my dental plan?**
- If you have questions about your dental plan, you or your employer can call AIG American General at 800-221-3480 for information about the benefits.
 - To find a network dentist, or to verify that a dentist continues to participate in the plan, call 866-233-2146.
- 15 I lost my ID card. How do I get a new one?**
Advise your employer that you need a replacement ID card. Your employer can contact AIG American General for a replacement, or in some cases, the employer can issue a new ID card at the workplace.
- 16 How do I submit claims?**
- Often the dental office will submit claims for you, particularly if you have visited a network dentist. If the dental office submits the claim, we strongly suggest using an electronic claims submission (called EDI), which expedites claim adjudication. Our payor number is 13545.
 - If you are submitting the claim, or if the dental office is mailing the claim to us, please return claim to: P.O. Box 1581, Neptune, NJ 07754-1581.

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