



Make Your Dental Sales *Shine*

With Our Appealing
Dental Offerings

62% of employers
view dental coverage
as “essential” to their
benefits packages.

*Employee Benefit News,
July 1, 2009.*

Today’s employees want more out of their dental plans — more flexibility, more choices, more benefits, such as help with cosmetic dentistry and orthodontia — and more options for controlling costs. At the same time, your employer clients are looking for more flexibility in plan choices and services to meet a wide range of employee needs and budgets.

With benefit solutions from American General Life Companies (American General), you can help your client build an exceptional benefits plan — and that’s something to smile about.

Group PPO Dental Insurance

- Solid coverage for a broad range of dental services.
- Flexible plan designs.
- Employees have access to network dentists at more than 132,000 locations nationwide.¹
- Employer-funded plan available to groups of two-plus employees.
- Employee-paid plan available to 10-plus enrolled employees and 20-percent participation.

Group Indemnity Dental Insurance

- Employees can choose any provider.
- Passive PPO feature.
- Flexible plan designs.
- Employer-funded plan available to groups of two-plus employees.
- Employee-paid plan available to 10-plus enrolled employees and 20-percent participation.

Group High-Low Choice Dental Insurance

- Offers the choice of two coverage options — high- or low-benefit — in one plan.
- Employees have their choice of dental professionals.
- Employer-funded plan available to groups of 25-plus employees and 40-percent enrollment.

Group Scheduled Reimbursement Dental Insurance

- Pays fees according to a fee schedule for the most utilized dental procedures.
- Allows employees to use the dental professional of their choice.
- Employer-funded plan available to groups of two-plus employees.
- Employee-paid plan available to 10-plus enrolled employees and 20-percent participation.

Group Discount Dental Program

- A reduced fee-for-service program offering low-cost dental care through a nationwide network.
- Guaranteed acceptance — no minimum participation.
- Employee-paid plan only.

Note: This program provides discounts only and is not insurance.

SmileMaker

- Supplemental bundled benefit option.
- Available with both our PPO and indemnity plans.
- Offers coverage for orthodontia, implants, TMJ procedures and cosmetic services.

American General MaxBuilder

- Allows insured to create a carry-forward account that accrues benefits for future use.
- Available with both our PPO and indemnity plans.

¹ The dental network is powered by Careington International and DenteMax. In Nevada, the dental network is powered by Diversified Dental Services, Inc. Availability may vary by state.

