

**What is the SmileMax network?**

The SmileMax network, administered by Careington International and DenteMax, is a group of credentialed dental professionals at more than 114,000 locations nationwide that have contracted to provide dental service at negotiated fees.

**Do I need to have a PPO plan to take advantage of the SmileMax network?**

No. American General's arrangement with Careington allows for members with indemnity plans to take advantage of reduced fee schedules by using a participating provider.

**Will there be any changes to my benefits?**

No. There are no benefit changes as a direct result of the new network conversion. However, if you are currently using a network provider, please ensure that your provider participates in the new network to receive network discounts. If he/she does not participate, you can nominate him/her to join.

**My dentist is not in the new network. How can I nominate him/her for the network?**

Visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits). On the "Employees" page, click "Find a Dental Provider." The Provider Search page appears. Scroll down and download the appropriate nomination form. Complete the form with your dentist's contact information and submit it per instructions indicated on the form. The SmileMax network will invite your dentist to join the network.

**Do I save money using a network dentist?**

You save more when you select a network dentist. Network dentists have agreed to accept negotiated fees, which can significantly lower your out-of-pocket costs. When you select a network dentist, you are charged pre-arranged fees that are guaranteed to be at or under the dentist's usual fee. Network providers may not "balance bill" a patient for the difference between the negotiated fee and the dentist's usual fee, as the provider is limited by contract to not charge more than the negotiated fee.

**What are the other advantages of using a network dentist?**

Some plans provide enriched benefits for using a network dentist, such as paying a higher rate of reimbursement for services and waiving the annual deductible for preventive services. Selecting a network dentist can help ensure quality care, because all network dentists are screened according to a rigorous credentialing process. Also, using network dentists can save you time and hassles since all claim paperwork is submitted by the network dentist. Network dentists offer convenient locations, since they are situated close to work and home.

**How do I locate a network dentist online?**

Simply visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits). On the "Employees" page, click "Find a Dental Provider." The Provider Search page appears. Click "Dentists in the SmileMax Network." From this point, plan members can search for a dentist by name or location. You can also create and print your own personal directory. If you are unable to use the online functionality, you can call the toll-free number on your ID card for personal service in finding a network dentist.

**I am unable to use the “Find a Dental Provider” search because I do not have access to a computer. How else can I locate a network dentist?**

Call the toll-free number on your ID card for personal service in locating a dentist in your area.

**What if I prefer a dentist who is outside of the network?**

You are free to select any dentist and still receive benefits. However, your costs will typically be more if you select a non-network provider.

**How do I get more information about my dental plan?**

If you have questions about your dental plan, call the number on the back of your ID card for benefit inquiries.

**I lost my ID card. How do I get a new one?**

Inform your employer that you need a replacement dental ID card. Your employer can contact American General to obtain a replacement, or in some cases, the employer can issue a new ID card at the workplace.

**How do I submit a claim?**

Often the dental office will submit claims for you, particularly if you have visited a participating dentist. If the dental office submits the claim, using an electronic claims submission (also referred to as EDI) expedites the claim adjudication and is recommended. If you are submitting the claim, or if the dentist’s office is submitting the claim via mail, please submit the claim to the address indicated on the back of your ID card.

## **American General** Life Companies

Policy issued by:

**AIG Life Insurance Company**

Wilmington, Delaware

Policy Form Number G-DEN-42000

**American International Life Assurance Company of New York**

New York, New York

Policy Form Number G-DEN-32000

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

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