

# How the group plan works

## A Voluntary Group Dental Insurance Plan

The **ABI CareSelect Plan** provides comprehensive coverage, including preventive, basic, major and orthodontia to help ensure you receive the best, most economical care. Benefits for covered services will be based on reasonable and customary charges. All covered charges will be subject to the deductibles, coinsurance and maximum limits shown below. **The deductible is waived for preventive services when an in-network provider is used.** Using an in-network provider gives you discounts and reduces out-of-pocket expenses.

### BENEFIT SUMMARY

Calendar Year Deductible: \$50

Annual (Non-orthodontic) Maximum Per Person: \$1,000

Maximum Orthodontic Benefit Per Person While Insured: \$1,000 (not applicable prior to plan year three)

	CO-INSURANCE LEVELS					
	Plan Year 1		Plan Year 2		Plan Year 3	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>I. Preventive</b>						
Exams, cleanings fluoride treatments	100%	90%	100%	90%	100%	90%
<b>II. Basic I</b>						
X-rays (intraoral), X-rays (bitewing) fillings, sealants	50	30	80	60	80	60
<b>III. Basic II</b>						
Endodontics Minor periodontics Simple extractions Minor restorations	25	15	50	30	80	60
<b>IV. Major</b>						
Periodontic surgery Complex oral surgery Major restoration Prosthodontics (fixed and removable)	0	0	25	15	50	30
<b>V. Orthodontia – Optional</b>						
Dependent Children Only (No ortho deductible applies)	0	0	0	0	50	50

*Note: a plan year is based on the date indicated on your Certificate of Insurance.*

*Complete details of covered services will be listed in the Certificate of Insurance you receive upon enrollment. This is a summary of benefits only and is subject to the terms, conditions, exclusions and limitations of Group Policy No. V-233,706, Form No. G-19000.*



Products underwritten by:

**The United States Life Insurance Company  
in the City of New York**

A subsidiary of American International Group, Inc. (AIG)  
New York, New York

www.aigbenefitsolutions.com

This plan is underwritten by The United States Life Insurance Company in the City of New York, a subsidiary of American International Group, Inc. (AIG), NAIC#70106, domiciled in the state of New York with a principal place of business of 70 Pine Street, NY, NY 10270, licensed in all states, plus DC, except PR.

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. AIG does not underwrite any insurance policy referenced herein.

This is only a brief summary of benefits and is subject to the terms, conditions, limitations and exclusions of policy number V-233,706, form number G-19000. Coverage may vary and may not be available in all states.

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Take advantage of this opportunity to add this economical, comprehensive dental protection for yourself and your family.

**Act Today! JUST COMPLETE AND RETURN THE ENCLOSED ENROLLMENT FORM.**

**Exclusions:** No dental benefits will be paid for charges incurred for treatment which: is given after a person's insurance ends, regardless of when the injury or sickness occurred; is not essential for the necessary care or treatment of the injury or sickness involved; is not recommended, approved and certified as necessary and reasonable by a dentist; is not commonly viewed by the American Dental Association as being proper treatment; is given to train or educate a person or is experimental in nature; would be given free of charge if the person was not insured; results from war or an act of war, or intentionally self-inflicted injury; is given by a person's spouse or his or his spouse's father, mother, son, daughter, brother or sister; is given by a person's employer or an employee of such employer.

Charges for the following services or devices will not be covered: oral hygiene, plaque control, diet instruction; precision attachments; treatment which does not meet accepted standards of dental practice or is experimental in nature; orthodontic charges for lost or broken appliance or class 1 malocclusions; appliances or prosthetic devices used to change vertical dimension, restore or maintain occlusion (except to the extent that this benefit section covers orthodontic benefits), splint or stabilize teeth for periodontic reasons, replace tooth structure lost as a result of abrasion or attrition, or treat disturbances of the temporomandibular joint; cosmetic services including but not limited to characterizing and personalizing prosthetic devices, making facings on prosthetic devices for any tooth in back of the second bicuspid; replacement of an appliance or prosthetic device unless the appliance or device is at least 10 years old and cannot be made usable or the appliance or device is damaged while in the insured person's mouth in an injury which occurs while insured, and it cannot be repaired; replacement of a lost, stolen, or missing appliance or prosthetic device; making a spare appliance or device; services or devices for which no charge is made.

**Limitations:** The certificate includes a complete illustration of exclusions and limitations.

Group insurance administrator:  
**American Bar Insurance Plans Consultants, Inc.**  
321 N. Clark Street, 14th Floor  
Chicago, IL 60654

E-Mail: info@abiins.com Internet: www.abiins.com Phone: 800/445-9862



American Bar Insurance Plans Consultants, Inc. (ABI) is a wholly-owned, taxable subsidiary of the American Bar Endowment. The American Bar Endowment supports the charitable activities of the American Bar Association. ABI sponsors insurance programs for the ABE/ABA Members that the Endowment is unable to offer, due to its dividend structure. ABI is paid an administrative fee by the underwriters of the programs it sponsors, and will transfer an appropriate portion of net profits to the Endowment for its charitable work.

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**CareSelect  
Dental Plan**

*Exclusively for members of the  
American Bar Association*

ENJOY THE BENEFITS OF  
**ABI CareSelect TODAY—**

The group dental plan that gives you options to help you save on your dental costs

# ABI CareSelect Dental Plan

## A budget-friendly group dental plan

With **ABI CareSelect**, you can reduce your out-of-pocket dental costs while adding valuable, comprehensive dental coverage for you and your family. The group plan covers a wide range of services and is available to you at economical group rates.



### Economical group rates

**ABI CareSelect** is an attractive voluntary group dental plan that provides comprehensive dental coverage at budget-friendly, economical group rates.

### Eligibility

You're eligible for this group plan if you are an ABA member and are actively at work at least 20 hours per week. You may choose to insure your eligible dependents, including your spouse and any unmarried children under age 19 (under age 25 if a full-time student). Members must be actively at work on the date insurance is to take effect. If you are not, insurance will take effect on the first of the month following the date you return to work. Dependents must not be hospitalized on the date insurance is to take effect. If hospitalized, insurance will take effect on the first of the month following discharge.

### Comprehensive coverage at an economical cost

You and your eligible dependents may be covered for a full range of dental health services, including preventive care (exams and cleanings every six months as well as fluoride treatments for your children), basic care (fillings, sealants, simple extractions and minor restorations) and major services (complex oral surgery and major restoration). Major services will be available after you and your eligible dependents have been insured under this group plan for one year. (See the chart on reverse for more coverage details.)

### No waiting periods for preventive and basic services

Coverage for preventive and basic services can begin immediately.

### Graduated benefits

Benefits increase during years two and three of coverage under the group plan. This is based on the plan year coinciding with your effective date of coverage.

### Orthodontia coverage

The orthodontia coverage is for dependent children under age 19, and is subject to a \$1,000 lifetime maximum while insured. Orthodontia benefits begin in plan year three, though premium payment for this benefit begins in the first year. There is no deductible for the orthodontia benefit.

### \$50 deductible

Once the \$50 per person calendar year deductible is satisfied, you will be reimbursed by the insurance company for the covered amount after submitting your dentist's itemized bill.

### Provider network incentives

If you choose a network provider, you will enjoy discounts and lower out-of-pocket expenses. You can search for a network dentist in your area at [www.abiins.com](http://www.abiins.com) (see "Provider Search" below), or by calling 866/233-2146. A provider nomination form is available on the site for you to refer your current dentist to the AIG National Dental Network<sup>SM</sup>.

#### Provider Search

Go to [www.abiins.com](http://www.abiins.com)

Click on the "Provider Search" button and follow the screen instructions

### Continuation of coverage

Unlike some employer-provided plans, this plan stays with you if you change jobs — it's yours as long as you remain an active member of the association, are actively working at least 20 hour per week, the group policy remains in force, the association continues to sponsor the plan and you pay your premiums when due.

A member or dependent who is enrolled in the association group plan and voluntarily terminates coverage is permanently ineligible to re-enroll in the group plan.

### Experienced provider

You will have the security of knowing you have a plan backed by a company that has been meeting the insurance needs of Americans since 1850. This plan is offered by The United States Life Insurance Company in the City of New York, a subsidiary of American International Group, Inc. (AIG). Courteous, knowledgeable professionals will be available to answer your questions and assist you with claims.

## Comprehensive dental coverage for you and your family

- If you select a network provider, you'll pay less out-of-pocket expenses and enjoy more discounts — there are more than 50,000 providers nationwide in the AIG National Dental Network
- You may use the dentist of your choice
- No waiting periods for preventive and basic coverage
- Increased coverage benefit amounts after first year
- Orthodontia coverage available — with no deductible
- Economical group rates

**To enroll**, simply complete and return the enclosed enrollment form, along with a check for your first monthly premium.