

DENTAL POLICIES

FEATURES:

Choice of Two Plans	Essentials, Level 1
Provider Restrictions	None - Use any dentist
Deductibles	None
Immediate Benefits*	No waiting for preventive or X-rays
Advance Approval of Procedures	Not required
Guaranteed Acceptance	You cannot be turned down
Portable Coverage	Keep when changing jobs or retiring
Guaranteed Renewable	For LIFE
Use with Other Dental Insurance	Pays in addition to any other plan
Stable rates	No rate increases anticipated
Easy Claims Filing	Personalized ID Cards

** Benefit Examples for Common Procedures ** (See brochure for complete list)

Name of Procedure	(Code)	Essentials	Level 1
Wellness Visit (2 per person per year)		\$25	\$50
X-rays (1 benefit per person per year)		\$15	\$35
Sealant per tooth - child (1351)		\$15	\$20
Filling – silver, 1 surface (2140)		\$30	\$45
Crown – full cast metal (2791)		\$250	\$325
Root Canal - molar (3330)		\$250	\$325
Periodontal Scaling (4341)		\$60	\$65
Upper Denture—complete (5110)		\$350	\$425
Extraction-simple (7140)		\$40	\$45
Removal-impacted tooth (7240)		\$130	\$150
Max. benefit per person per year		\$1200	\$1400

Annual Maximum Building Benefit: Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months of the policy's being in force. This benefit builds to a maximum of \$500 per Covered Person.

Optional Benefits: Orthodontic Treatment

All benefits except PREVENTIVE and X-RAY are subject to **waiting periods**, as follows: fillings (3 months), gum disease & extractions (6 months), crowns & root canals (12 months), prosthetics (24 months). See brochure for details.