

# Aflac Dental Insurance - Supplemental Plan



## *Plan Highlights*

- Freedom of choice  
(Choose any dentist.)
- Personal ownership
- Benefits paid regardless  
of any other insurance
- No deductible
- No precertification
- Easy to understand

# Aflac Dental Insurance - Supplemental Plan

## **Before your dentist sends your next appointment-reminder card, apply for a plan that may help pay for the visit!**

After all, you are going to the dentist for routine and preventive care, so why not have a dental plan that pays directly toward those periodic checkups and cleanings—in a fast and painless way. A thorough examination, including X-rays, is all it usually takes to diagnose a problem.

FLASH a great smile ... dental insurance is now available!

If you've been going to the dentist regularly (or need an incentive to begin), the Aflac Dental Insurance - Supplemental Plan offers some of the finest in easy-to-understand, choice-based coverage. Here's what we mean:

### **You know what you're getting.**

The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount with a specific waiting period.

### **There's no deductible.**

Our benefits are not reduced by a plan deductible.

### **You choose your dentist.**

Virtually all managed-care plans require you to use only dentists in their approved network. Aflac gives you total freedom to choose your own dentist without restriction.

### **We pay benefits regardless of any other plan.**

Aflac pays full policy benefits, period! It doesn't matter if you have other dental or medical coverage that may overlap. Plus, Aflac has a long history of prompt claims payment.

### **Aflac's Dental Wellness Benefit doesn't count toward your plan maximum.**

Routine visits don't impact your total benefits by one penny.

### **You own the plan.**

Even if you apply at work and then change jobs or retire, you can still keep the same benefits and premium rate you had as an employee.

### **Your ability to renew is guaranteed.**

You can't be removed from the plan for any reason except failure to pay the premium.

### **The policy has rate stability.**

Since our policy is schedule-based (pays a set benefit for each service or procedure), it is less sensitive to general price increases. In other words, an increase in dental charges will not automatically trigger a rise in rates.

### **No precertification is required.**

You and your dentist decide what treatment is best for you. If it's on the schedule, you don't need anyone's permission.

### **Plus, these optional riders are also available through payroll deduction only:**

- Orthodontic
- Cosmetic

These riders may not be available in your state. Please check with your Aflac insurance agent/producer for availability.

Aflac herein means American Family Life Assurance Company of Columbus.

**Brush up on all the details.  
Read the enclosed Schedule of Dental Procedures for an overview of  
Aflac Dental Insurance - Supplemental Plan benefits and exclusions.**

Benefits and/or premiums may vary based on state and benefit option selected. The policy has limitations, exclusions and pre-existing condition limitations that may affect benefits payable. The policy may contain a waiting period. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

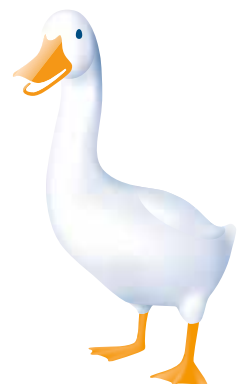




1.800.99.AFLAC (1.800.992.3522)

En español:  
1.800.SI.AFLAC (1.800.742.3522)

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Underwritten by:  
American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999