



## DENTAL

### Give your employees a reason to smile.

While millions of people believe a healthy smile is the most important physical attribute,<sup>1</sup> the regular dental care and exams that help achieve it also **help to prevent cavities, gum disease and other health issues**. In fact, American College of Periodontology (perio.org) studies show gum disease increases the risk of heart disease and can even worsen existing heart conditions.<sup>2</sup>



### A dental plan designed with your employees' smiles in mind.

Help your employees maintain their dental health with Aflac Dental Insurance. It's another smart way to help protect your employees — at no direct cost to your business.

### In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days<sup>3</sup>
- **Cash benefits** paid directly to your employees<sup>4</sup> to use as they see fit
- **No deductibles**, lifetime maximums or price increases due to age
- **Policyholders receive a wellness benefit** even for routine, preventative care

#### FACT NO. 1

In 2013, an estimated

**\$111** BILLION

was spent on dental services in the United States.<sup>5</sup>

#### FACT NO. 2

In 2014 nearly

**247** MILLION

American adults visited the dentist.<sup>6</sup>

# Help take the bite out of dental costs.

Aflac Dental pays your employees cash benefits for periodic checkups and cleanings, X-rays, fillings, crowns and much more. It's an easy way to give them a reason to smile.

*This information refers to benefit ranges for Policy Series A82000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.*

Aflac Dental Insurance Benefits	
Benefit	Description
<b>Preventive</b>	Coverage includes: cleanings and X-rays. \$15-\$75. Waiting period: none.
<b>Filings and Basic Services</b>	Coverage includes: fillings, composites, diagnostic casts, viral culture. \$10-\$325. Waiting period: 3 months.
<b>Pain Management and Adjunctive Services</b>	Coverage includes: general anesthesia, palliative treatment of dental pain, intravenous conscious sedation/analgesia, inhalation of nitrous oxide. \$25-\$150. Waiting period: 3 months.
<b>Other Preventive Services</b>	Coverage includes: sealants, space maintainers, removal of fixed space maintainers. \$15-\$130. Waiting period: 6 months.
<b>Oral Surgery, Gum Treatments, and Prosthetic Repair</b>	Coverage includes: gingivectomy or gingivoplasty, impacted tooth removal, gingival flap procedure (incl. root planing). \$20-\$1,100. Waiting period: 6 months.
<b>Crowns and Major Services</b>	Coverage includes: simple inlays and onlays, crowns, sedative filling, root amputation. \$15-\$450. Waiting Period: 12 months.
<b>Major Prosthetic Services</b>	Coverage includes: complete or partial denture, pontics, inlays, onlays, crowns, implants. \$40-\$800. Waiting period: 24 months.
<b>Policy Year Max.</b>	\$1,200-\$1,800.

Available Riders	
<b>Orthodontic Benefit (Rider A82050)</b>	<ul style="list-style-type: none"> <li>• After rider in force 24 months, Aflac will pay \$500 for initial treatment of one of eligible orthodontic procedures.</li> <li>• After benefit for initial treatment is paid and as long as coverage remains in force, Aflac will pay \$50 when covered person receives continued treatment involving one of the eligible orthodontic procedures.</li> <li>• Maximum payment of one treatment/month up to 18 treatments. Lifetime maximum \$1,400 per covered person. Maximum amount payable: \$2,600 per policy year.</li> </ul>
<b>Cosmetic Benefit (Rider A82051)</b>	<ul style="list-style-type: none"> <li>• After rider in force 24 months, Aflac will pay benefits when charge incurred by covered person for eligible dental treatment that occurs while coverage in force.</li> <li>• Lifetime max.: \$1,800 per policy. Maximum amount payable under rider: \$600 per policy year.</li> </ul>

<sup>1</sup> "First impressions are everything," Kelton for Invisalign Study Results, April 2012. (<http://www.prnewswire.com/news-releases/first-impressions-are-everything-new-study-confirms-people-with-straight-teeth-are-perceived-as-more-successful-smarter-and-having-more-dates-148073735.html>)

<sup>2</sup> "Gum Disease and Heart Disease," American College of Periodontology (perio.org), 2015. ([http://www.perio.org/consumer/heart\\_disease](http://www.perio.org/consumer/heart_disease)).

<sup>3</sup> Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

<sup>4</sup> Unless otherwise assigned.

<sup>5</sup> National Health Expenditures 2013 Highlights, Centers for Medicare and Medicaid Services (<http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/downloads/highlights.pdf>).

<sup>6</sup> Dental Visit, Annual United States, 2014 (<http://www.americashealthrankings.org/ALL/dental>).

This is a brief product overview only. Benefit amounts shown are ranges. Benefit payout varies according to coverage level selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy summary for complete details, limitations and exclusions.

In Arkansas, Policies A82100RAR through A82400RAR. In Idaho, Policies A82100RID through A82400RID. In New York, Policies NY82100 through NY82400. In Oklahoma, Policies A82100ROR through A82400ROR. In Oregon, Policies A82100ROR through A82400ROR. In Pennsylvania, Policies A82100RPA through A82400RPA. In Texas, Policies A82100RTX through A82400RTX. In Virginia, Policies A82100RVA through A82400RVA.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999