

Aflac Dental Insurance

SUPPLEMENTAL PLAN

We've been dedicated to helping provide peace of mind and financial security for nearly 70 years.



NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

AFLAC DENTAL INSURANCE

SUPPLEMENTAL PLAN

Policies A81100OR, A81200OR and A81300OR. This brochure accompanies Schedule of Dental Procedures A81175B1OR, A81275B1OR and A81375B1OR.



Plan Highlights

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

Before your dentist sends your next appointment reminder, 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.

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.

Brush up on all the details. Read the accompanying 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 contains a waiting period. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

For more information contact your insurance agent/producer, call 1.800.992.3522, or visit aflac.com.



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