# We've got you under our wing.

aflac.com/social 1.800.99.AFLAC (1.800.992.3522)

Peace of Mind and **Real Cash Benefits** 

#### **DENTAL INSURANCE**

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





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### **DENTAL INSURANCE**

Policy Series A82000 This brochure accompanies Schedule of Dental Procedures A82275SCHMA.

## Smile. We've got you under our wing:

Millions of people believe a smile is the most important physical attribute—more so than hair, eyes, or figure.<sup>1</sup> The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy.

Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

- You choose your dentist. Because Aflac doesn't use a network of dentists, you can go to any dentist you choose.
- You and your dentist choose the best treatment for you. Aflac Dental doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.<sup>2</sup>

Aflac Dental is different from many other dental plans you may have seen.

- You know what you're getting with Aflac Dental. 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.
- Aflac Dental doesn't have an annual deductible. Other dental plans may require you to meet an annual deductible before benefits are payable.
- Aflac Dental pays benefits regardless of any other plan. Even if you have other coverage, you'll receive your full Aflac benefit amount.<sup>3</sup>

With Aflac Dental's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person.

Aflac Dental pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a Policy Year Maximum. Benefit amounts and the Policy Year Maximum are per Covered Person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35-\$50
Fillings and Basic Services	3 Months	\$15-\$275
Pain Management and Adjunctive Services	3 Months	\$35–\$140
Other Preventive Services	6 Months	\$20-\$120
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$30-\$975
Crowns and Major Services	12 Months	\$20-\$425
Major Prosthetic Services	24 Months	\$45-\$650
POLICY YEAR MAXIMUM		\$1,600

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY. REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS. FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES. AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

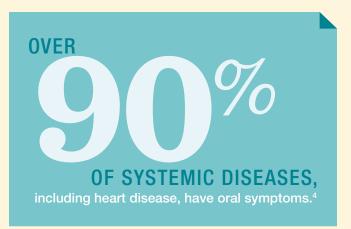


#### **TERMS YOU NEED TO KNOW**

Aflac will not pay benefits for losses caused by or resulting **COVERED PERSON:** Covered Person includes any person from any procedure not shown on the Schedule of Dental insured under the coverage type you applied for. Procedures; services that are not recommended by a dentist Please see the Schedule of Dental Procedures for a complete or that are not required for the preservation or restoration of and comprehensive definition. oral health: repairs to dental work within six months of the GUARANTEED-RENEWABLE: The policy is Guaranteed- initial work; treatment received while outside the territorial limits of the United States or, if outside the United States, the Renewable for your lifetime, subject to Aflac's right to change premiums by class upon any renewal date, subject to the territorial limits of the place where your policy was issued; or treatment received prior to the Effective Date of coverage or approval of the Commissioner of Insurance. treatment received during a benefit's Waiting Period. POLICY YEAR MAXIMUM: The Policy Year Maximum is the No benefits will be paid for replacement of teeth missing total dollar amount of benefits payable per policy year, per before the Effective Date of coverage. Covered Person. Aflac will not pay benefits for services rendered by you or a **WAITING PERIOD:** The *Waiting Period* is the period after member of the immediate family of a Covered Person. the Effective Date of coverage for which benefits are not payable. If the policy is reinstated, all Covered Persons will Aflac will not pay benefits whenever coverage provided by the be subject to new Waiting Periods beginning with the date of policy is in violation of any U.S. economic or trade sanctions. reinstatement. If a dependent is added by endorsement, the If the coverage violates U.S. economic or trade sanctions,

Waiting Period for such dependent will begin on the Effective such coverage shall be null and void. Date of the addition. The Waiting Period will vary based on the Please see the Schedule of Dental Procedures for procedurebenefit category. specific limitations and exclusions.

<sup>4</sup>"Warning Signs in the Mouth Can Save Lives," Academy of General Dentistry, October 2008.



#### WHAT IS NOT COVERED