

# Dental Insurance

## Plan Highlights

- Freedom of choice  
(Choose any dentist.)
- Portability (You own it.)
- Benefits paid regardless of any other insurance
- No deductible
- Easy-to-understand coverage



NY-80075

Without it, no insurance is complete.

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# AFLAC New York Dental Insurance

***Before your dentist sends your next appointment-reminder card, apply for a plan that helps 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—*an insurance plan you can now get through the ease and simplicity of payroll deduction*. It is estimated that these wellness visits—which are necessary to have good oral health and to help reduce the likelihood of expensive treatment later on—saved Americans billions of dollars in dental costs over the past decade. An ounce of prevention is worth a pound of cure—financially and physically!

**FLASH a great smile ... *dental insurance is now available where you work!***

If you've been going to the dentist regularly (or need an incentive to begin), AFLAC New York's plan offers 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 New York gives you total freedom to choose your own dentist without restriction.

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

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

## **• AFLAC New York's Dental Wellness Benefit doesn't count toward your plan maximum.**

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

## **• You, not your company, own the plan.**

It's fully portable. If you change jobs or retire, you can still keep the same benefits and premium rate you had as an employee.

## **• Your acceptance and ability to renew are guaranteed.**

You can't be turned down, and you can't be removed from the plan for any reason except failure to pay the premium.

## **• Your 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.

## **• An optional dependent children orthodontic rider is available through payroll deduction.**

Brush up on all the details. *Read the enclosed policy description for an overview of plan benefits and exclusions.*



*Without it, no insurance is complete.*



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- Standard & Poor's rates AFLAC New York "AA" in insurer financial strength (April 2004).
- Fitch, Inc., rates AFLAC New York "AA" in insurer financial strength (December 2003).
- The June 2004 A.M. Best Company Report gives AFLAC New York an "A+ (Superior)" rating.
- AFLAC New York is a leader in providing guaranteed-renewable insurance in the state of New York.

**For claims and policyholder  
service, call:**

**1-800-366-3436**



*Your local AFLAC New York agent*

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