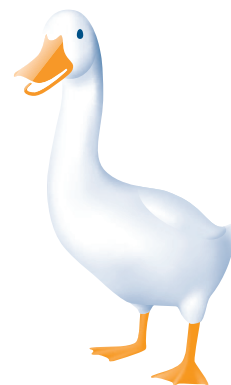




1.800.366.3436

Visit our website at aflacny.com.



Your local Aflac New York insurance agent/producer



Underwritten by:
American Family Life Assurance Company of New York
22 Corporate Woods Boulevard, Suite 2 | Albany, New York 12211 | aflacny.com

Aflac New York 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®

Aflac New York 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 New York 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 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 own the plan.

Even if you apply at work and then change jobs or retire, you can still keep the same benefits 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

Aflac herein means American Family Life Assurance Company of New York.

**Brush up on all the details.
Read the enclosed Schedule of Dental Procedures for an overview of Aflac New
York 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.

