

Optional Orthodontic Benefit Rider Summary Page

Rider NY81050

The Orthodontic Benefit Rider is a part of the policy and is subject to all policy provisions unless modified herein.

After the rider has been in force for 24 months, **Aflac New York will pay \$600** for the initial treatment of one of the orthodontic procedures listed below. After the initial treatment, **we will pay \$200** once every three months for continued treatment involving one of the orthodontic procedures listed below. Lifetime maximum of \$1,200 per covered person. The maximum amount payable under the rider is \$2,400 per policy year.

- Limited Orthodontic Treatment of the Primary Dentition
- Limited Orthodontic Treatment of the Transitional Dentition
- Limited Orthodontic Treatment of the Adolescent Dentition
- Limited Orthodontic Treatment of the Adult Dentition
- Interceptive Orthodontic Treatment of the Primary Dentition
- Interceptive Orthodontic Treatment of the Transitional Dentition
- Comprehensive Orthodontic Treatment of the Transitional Dentition
- Comprehensive Orthodontic Treatment of the Adolescent Dentition
- Comprehensive Orthodontic Treatment of the Adult Dentition
- Periodic Orthodontic Treatment Visit

No benefits will be paid for replacement of teeth missing before the effective date of coverage.

Termination

The rider will terminate if the policy to which it is attached terminates, when the maximum benefit has been paid to all covered persons, or if the premium for the rider is not paid.

Effective Date

The effective date of the rider is the effective date of the policy or the effective date of the rider as stated in the Policy Schedule, if later.

Refer to the policy and rider for complete details, limitations, and exclusions.

American Family Life Assurance Company of New York (Aflac New York)

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