

Optional Cosmetic Benefit Rider Summary Page

Rider NY81051

The Cosmetic 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** the following benefits when a charge is incurred by a covered person for a covered dental treatment that occurs while coverage is in force. The benefits listed are per covered person. Lifetime maximum of \$1,800 per policy. The maximum amount payable under the rider is \$600 per policy year.

- Labial Veneer (laminare) – Chairside \$200
- Labial Veneer (resin laminate) – Laboratory \$200
- Labial Veneer (porcelain laminate) – Laboratory \$200
- Bleaching of Discolored Tooth \$100
- Occlusion Adjustment – Limited \$ 50
- Occlusion Adjustment – Complete \$225
- Enamel Microabrasion \$ 65
- Odontoplasty (one–two teeth) \$125
- External Bleaching – Per Arch \$250
- External Bleaching – Per Tooth \$ 25
- Internal Bleaching – Per Tooth \$100

All procedures must be performed by a dentist or dental hygienist.

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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