

OPTIONAL ORTHODONTIC SERVICES

SUMMARY PAGE

Policy Series QN81000

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Peace of mind and reliable coverage: Our insurance helps provide both

The Optional Orthodontic Services benefit is for dependent children of the named insured only. It is a part of the certificate and is subject to all certificate provisions.

Issue Ages: under 19 years of age

WHAT WE WILL PAY

ORTHODONTIC SERVICES

We will pay a 50% benefit for the following orthodontic services:

- Initial orthodontic examination;
- Initial placement of braces or appliances; and
- Continuing treatment for braces or appliances

Benefits are subject to the following limits:

LIFETIME MAX	\$1,500
ANNUAL MAX	\$750
WAITING PERIOD¹	12 months

We will pay an initial benefit for covered orthodontic services related to the initial orthodontic treatment, which consists of:

- a) diagnosis;
 - b) evaluation;
 - c) pre-care; and
 - d) insertion of bands or appliances
- up to 25% of the maximum lifetime benefit.

After the payment for the initial orthodontic treatment, benefits for covered orthodontic services will be paid in equal monthly installments over the course of the remaining orthodontic treatment, up to 75% of the maximum lifetime benefit. The subsequent monthly payments will be made only if your dependent remains insured under the certificate and provides proof that the orthodontic treatment continues.



LIMITATIONS

- If orthodontic treatment continues after the maximum lifetime benefit has been paid, no further benefits will be paid.
- Orthodontic services must begin while the plan is in force. No payments will be made for orthodontic treatment if the appliances or bands are inserted prior to becoming insured except as provided in the takeover of existing coverage provision.
- We consider orthodontic treatment to be started on the date the bands or appliances are inserted. Any other orthodontic treatment that can be completed on the same day it is rendered is considered to be started and completed on the date the orthodontic treatment is rendered.

DEFINITIONS

WAITING PERIOD¹

The waiting period is the period of time starting on an insured person's effective date before benefits for certain services become payable. If a covered procedure is started before the waiting period for that procedure ends, that procedure is not covered under the plan. If an insured person's coverage under the plan ends and the person later becomes insured again, that insured person's effective date is the most recent date he became an insured person unless stated otherwise in the plan. The waiting periods for covered procedures are listed in the Schedule of Covered Procedures.

¹For accounts with prior orthodontic coverage, waiting periods for orthodontic benefits may be waived subject to Aflac approval.

**REFER TO THE CERTIFICATE AND SCHEDULE OF COVERED PROCEDURES
FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.**



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Coverage is underwritten by Aflac.

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This piece is intended to be used in conjunction with the product brochure for Policy Series QN81000 and is subject to the terms, conditions, and limitations of the plan. States references refer to the state of your group.

