

Aflac Dental Insurance

PPO PLAN 3

Aflac gives you something to smile about. Rely on us for access to affordable dental care and more



NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



Aflac gives you something to smile about

Dental health is about more than a beautiful smile. Good oral care might actually improve your overall health, while problems with oral care might have a negative effect.

Dental care is important, but it can also be expensive – even cleaning and x-rays can sometimes strain your budget. If a checkup reveals more serious issues, the cost can quickly become overwhelming. Dental coverage from Aflac helps give you the peace of mind that comes from knowing you'll have assistance with both routine and unexpected dental expenses.

Why choose Aflac dental insurance?

With Aflac, you can select from an expansive list of participating providers, or you may choose a non-participating provider. Consider, however, that out-of-network costs (if any) will generally be more than if treatment is performed by a participating provider. Services provided out of network will be paid based on the price of usual, customary and reasonable services in the area in which they are rendered.

Plan highlights

- Deductible that decreases over time
- Maximum carryover benefit
- No waiting period for any services
- Dental implants covered

Deductible

- Year 1: \$50/person (three per family)
- Year 2: \$25/person (three per family)
- Year 3+: No deductible

We make it easy to find a provider! You can visit www.aflac.com/DentalNetwork and click “Provider Search” or call Aflac directly at **1.877.864.0625**.

When making a dental appointment, please identify yourself as an Aflac Dental PPO member and present your ID card at each visit.

WHAT IS COVERED?

Services	In-Network and Out-of-Network Benefit
<p>PREVENTIVE AND DIAGNOSTIC SERVICES</p> <ul style="list-style-type: none"> • Routine exams and cleanings (two per year; two additional cleanings when recommended by a medical doctor due to an underlying medical condition) • Bitewing x-rays (one per 12 months) • Full-mouth x-rays (one every 36 months) • Sealants (for children under age 16; one per tooth per 36 months) • Fluoride treatments (for children under age 19; one per 12 months) • Space maintainers 	100% (deductible waived)
<p>BASIC SERVICES</p> <ul style="list-style-type: none"> • Fillings (amalgam and composite) • Emergency palliative treatment • Simple and surgical extractions • Crown, bridge and denture repair • Nonsurgical and surgical periodontics • Endodontics 	90%
<p>MAJOR SERVICES</p> <ul style="list-style-type: none"> • Inlays, onlays, crowns, bridges and dentures • Oral surgery • Anesthesia • Implants • Temporomandibular Joint (TMJ) and Craniomandibular Joint Disorder* 	50%
WAITING PERIODS	None
<p>DEDUCTIBLE</p> <ul style="list-style-type: none"> • Waived for preventive • No deductible starting in year three 	Year 1: \$50/person (three per family) Year 2: \$25/person (three per family) Year 3+: No deductible
ANNUAL MAX	\$2,000
DENTAL ACCIDENTAL INJURY BENEFIT	Coinsurance increased to 100% for covered dental injuries.
<p>MAXIMUM CARRYOVER BENEFIT</p> <p>Members may build up an additional \$1,000 towards their annual maximum benefit. Those carryover benefits may be used for any covered dental procedures.</p>	<p>This benefit allows insured plan members to carryover \$250 each calendar year, if:</p> <ol style="list-style-type: none"> 1. An insured submits at least one qualifying claim for Class A dental expenses incurred during the calendar year, and/or 2. At least one qualifying claim for any other Class dental expense in excess of applicable deductible or co-pay fees, and 3. The total benefit amount paid stays below \$500 for that calendar year.

***Temporomandibular Joint Disorder and Craniomandibular Joint Disorder** - Dental Services considered surgical and nonsurgical treatment of temporomandibular joint disorder (TMJ) and craniomandibular disorder, including splints, are subject to coordination of benefits. A pre-estimation of benefits is recommended.

Medically necessary orthodontics or dental care for an insured dependent child as a result of cleft lip and/or cleft palate will be covered to the same extent and subject to the same terms and provisions as other conditions or procedures covered by the certificate, when the treatment was scheduled or initiated prior to the insured dependent turning age 19.

If you have dental coverage under more than one plan, your benefits may be coordinated. Please see certificate for details.

Benefits and/or premiums may vary based on the state and benefit option selected. The plan has limitations and exclusions that may affect benefits payable. Refer to the policy and certificate for complete benefit details, definitions, limitations and exclusions. This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions as well as a complete list of the schedule of dental procedures payable under the plan.

TERMS YOU NEED TO KNOW

Allowable charge (ac): when a participating provider performs a covered procedure, the allowable charge is determined to be the lesser of: (a) the actual dental charge; or (b) the amount that the dentist has agreed with us to accept as payment in full for a dental service. Unless the policyholder has selected an in-network only plan, when a non-participating provider performs a covered procedure, the allowable charge is determined to be the lesser of: (a) the actual dental charge; or (b) the “customary charge” for the dental service. We determine the “customary charge” from within the range of charges made for the same service by other providers of similar training or experience in that general geographic area.

Covered dental injury: an injury to a sound natural tooth, sustained while the insured person is insured under the plan, and which is caused solely by a sudden violent act or accident which could not be predicted in advance or avoided.

Covered procedure: means the procedures listed in the Schedule of Covered Procedures. The procedure must be: (1) for necessary dental treatments to an insured person while their coverage under the plan is in force and (2) for treatment, which in our opinion has a reasonably favorable prognosis for the patient. The procedure must be performed by a:

- licensed dentist who is acting within the scope of his license; or
- licensed dental hygienist acting under the supervision and direction of a dentist, if required.

Deductible: the deductible is the amount of the maximum reimbursement which must be paid in full by you each plan year (or lifetime, when applicable) for each insured person (or to the maximum per family limit, when applicable) who incurs a covered procedure before any benefits are payable. The deductible is applied chronologically according to the dates on which the covered procedures on a claim were completed. The amount of the deductible is shown in the deductible section of the Schedule of Benefits.

Eligible dependent: someone who is residing in the United States and who is:

- your legally married spouse or lawful domestic partner; or
- your or your spouse’s natural child, stepchild, legally adopted child, child in your custodial care pursuant to a court order, or child for whom you have been appointed as legal guardian, who is under age 26.

Refer to your certificate for details.

Functioning natural tooth: a natural tooth which is performing its normal role in the mastication (i.e., chewing) process in the insured person’s upper or lower arch and which is opposed in the person’s other arch by another natural tooth or prosthetic (i.e., artificial) replacement. Third molars are not considered functioning natural teeth for purposes of the plan.

In-network benefits: dental benefits provided under the certificate for covered procedures that are provided by a participating provider. We recommend that you verify the provider’s participation status in the network.

Non-participating provider: a dentist who is not a participating provider. These dentists have not entered into an agreement with us to limit their charges.

Out-of-network benefits: dental benefits provided under the certificate for covered procedures that are not provided by a participating provider. An in-network only plan does not provide these benefits, except for emergency treatment with a covered procedure or a covered procedure performed in a limited access area.

Participating provider: a dentist who has been selected by the administrator for inclusion in the participating provider program. These participating providers agree to accept the participating provider maximum allowed charges as payment in full for services rendered. When dental care is given by participating providers, the insured person will generally incur less out-of-pocket cost for services rendered.

TERMS YOU NEED TO KNOW

EFFECTIVE DATE PROVISIONS

Eligible members and eligible dependents

Coverage takes effect on the certificate effective date shown on your ID card.

Additional dependents

The effective date of any newly acquired eligible dependent will be governed by the same rules as described above under the heading "eligible members and eligible dependents." You must first complete, sign and submit to us a new enrollment form for all your additional dependents, including newborn children, and submit the additional premium, if any. However, newborn children will be covered from the moment of birth for the first 90 days following their birth. Legally adopted children will be covered from the date of placement for adoption for the first 90 days following their placement. To continue coverage beyond that 90-day period, you must notify us in writing of the child's date of birth or date of placement for adoption at any time during the 90-day period.

Other stipulations may apply. See your certificate for details.

TERMINATION PROVISIONS

Insured members

All of your insurance under the policy will terminate at 11:59 p.m. at the main office of the policyholder on the earliest of the following dates:

- The date the policy terminates;
- The last day of the month in which you cease to be an eligible member;
- The date you die; or
- On any premium due date, when full payment for insurance is not made within the grace period.

If an event that is described above occurs, written notice must be provided to us, by you or the policyholder, within 31 days of such event.

Insured dependents

Your dependent's insurance under the policy will terminate at 11:59 p.m. at the main office of the policyholder on the earliest of the following dates:

- The date the policy terminates;
- The last day of the month in which you cease to be an eligible member;
- The date the insured dependent ceases to be an eligible dependent;
- The date you die;
- The date the insured dependent dies;
- On any premium due date, when full payment for insurance is not made within the grace period; or
- The date we receive your request to terminate dependent coverage subject to any limitation imposed by the policyholder.

If an event that is described above occurs, written notice must be provided to us, by you or the policyholder, within 31 days of such event.

Notice required when your coverage terminates

We must be informed promptly, by you or the policyholder, when your status as an eligible member terminates for any reason. Failure to provide timely notice will not continue your insurance past the time it would have otherwise ended as provided above.

In the event premiums have been paid to us on your behalf after your coverage should have terminated, we will refund the premium for the period for which premiums were paid in error up to a maximum of three policy months or to the last policy anniversary, whichever is less. If we are not notified that your coverage is terminated and we pay any benefits for your covered procedures incurred after the date your coverage terminated, the full amount of those benefits will be considered an overpayment which must be repaid to us.

Other stipulations may apply. See your certificate for details.

LIMITATIONS AND EXCLUSIONS

We will not pay benefits if you fail to cooperate with our investigation into the validity of your claim. No benefits are payable under the policy for the services listed below. In addition, the services listed below will not be recognized toward the satisfaction of any deductible:

- Any services which are not included in the Schedule of Covered Procedures;
- Any service started or appliance installed before the effective date or after the date coverage terminates, except as provided in the "takeover of existing coverage" section of the certificate;
- Any service, which may not reasonably be expected to successfully correct the patient's dental condition for a period of at least three years, as determined by us;
- Any procedure we determine is not necessary, does not offer a favorable prognosis, does not have uniform professional endorsement or is experimental in nature;
- Crowns, inlays, onlays, cast restorations, or other laboratory prepared restorations on teeth, which may be satisfactorily restored with an amalgam or composite resin filling;
- Any treatment which is elective or primarily cosmetic in nature and not generally recognized as a generally accepted dental practice by the American Dental Association, as well as any replacement of prior cosmetic restorations unless such procedure is listed in the Schedule of Covered Procedures;
- Appliances, services or procedures relating to: (1) the change or maintenance of vertical dimension; (2) restoration of occlusion (unless otherwise noted in the schedule of covered procedures—only for occlusal guards); (3) splinting; (4) correction of attrition, abrasion, erosion or abfraction; (5) bite registration or (6) bite analysis;
- Replacement of bridges unless the bridge is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- Replacement of full or partial dentures unless the prosthetic appliance is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- Replacement of crowns, inlays or onlays unless the prior restoration is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- For orthodontic treatment unless otherwise listed as a covered procedure in the Schedule of Covered Procedures;
- Charges for implants of any type, and all related procedures, removal of implants, precision or semi-precision attachments, denture duplication, overdentures and any associated surgery, or other customized services or attachments unless such procedures are listed as covered procedures in the Schedule of Covered Procedures;
- Athletic mouth guards; myofunctional therapy; treatment for malignancies, cysts and neoplasms; failure to keep scheduled appointment; charges for completion of claim forms; infection control; precision or semi-precision attachments; denture duplication; oral hygiene instruction; separate charges for acid etch; charges for travel time; transportation costs; professional advice; treatment of jaw fractures; orthognathic surgery; exams required by a third party other than us; personal supplies (e.g., waterpik, toothbrush, floss holder, etc.); or replacement of lost or stolen appliances;
- Prescription drugs, premedication, pharmaceuticals, or analgesia;
- Dental disease, defect or injury caused by a declared or undeclared war or any act of war or terrorism or taking part in an insurrection or riot; the commission or attempted commission of a crime; or an intentionally self-inflicted injury;
- Dental treatment not approved by the American Dental Association or which is clearly experimental in nature;
- Any charge for a service for which benefits are available under worker's compensation or an occupational disease act or law, even if the insured person did not purchase the coverage that is available to him;
- Any charge for a service performed outside of the United States other than for emergency treatment. Benefits for emergency treatment performed outside of the United States are limited to a maximum of \$100 per year;
- Services performed by a dentist who is a member of the insured person's family. Insured person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents;
- The initial placement of a removable full denture or a removable partial denture unless it includes the replacement of a functioning natural tooth extracted while the person is insured under the policy;
- The initial placement of a fixed partial denture including a Maryland bridge, unless it includes the replacement of a functioning natural tooth extracted while the person is insured under the policy, provided that tooth was not an abutment to an existing partial denture that is less than five years old or to an existing fixed partial denture or Maryland bridge which is less than seven years old or other frequency limitation as stated in Schedule of Covered Procedures. Benefits are payable only for the replacement of those teeth which were extracted while the person was insured under the policy;
- The replacement of teeth beyond the normal complement of 32;
- The replacement of an existing removable partial denture with a fixed partial denture unless upgrading to a fixed partial denture is essential to the correction of the insured person's dental condition;

LIMITATIONS AND EXCLUSIONS

- Local anesthetic as a separate fee;
- Any treatment plan which involves full-mouth reconstruction by the removal and reestablishment of occlusal contacts of 10 or more teeth with restorations, crowns, onlays, inlays, fixed partial dentures, dentures, or any combination of these services; and
- Any services (except emergency treatment with a covered procedure or a covered procedure performed in a limited access area) provided by a non-participating provider, if the policyholder has selected an in-network only plan.





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Applies to Policy Series QN81000.

Coverage is underwritten by Aflac. WWHQ | 1932 Wynnton Road | Columbus, GA 31999

