

Aflac Dental

Insurance – PPO Plan 2

Aflac gives you something to smile about

Differentiate and compete with a stronger benefits package by delivering standout protection

Dental health is about more than a beautiful smile. Good oral care may 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.

What does that mean to you as an employer? Quite simply, employees who are worried about dental issues or paying for care may be distracted at work, reducing productivity and work quality. Those with health problems stemming from dental issues may contribute to employee absenteeism and turnover.

You can help by adding Aflac's dental coverage to your company's benefits options.

Unique benefits

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



PPO Plan 2

PREVENTIVE AND DIAGNOSTIC SERVICES - Routine exams and cleanings (two per year; plus 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 tooth per 36 months). - Fluoride treatments (for children under age 19; one per 12 months). - Space maintainers.	100% Deductible is waived for preventive
BASIC SERVICES - Fillings (amalgam and composite). - Emergency palliative care. - Simple and surgical extractions. - Crown, bridge and denture repair.	80%
MAJOR SERVICES - Inlays, onlays, crowns, bridges and dentures. - Nonsurgical and surgical periodontics. - Endodontics. - Oral surgery. - Anesthesia. - Implants.	50%* *Accounts with less than 10 lives : New Accounts - 10% in the first 12 months Existing Accounts/Takeover Accounts - 50%
WAITING PERIODS	None
DEDUCTIBLE - 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	\$1,500
DENTAL ACCIDENTAL INJURY BENEFIT (DEDUCTIBLE WAIVED)	100% reimbursement for covered dental injuries.
MAXIMUM CARRYOVER BENEFIT: Employees and their covered dependents may build up to \$1,000 in their carryover account at any one time. Those carryover benefits may be used for any covered dental procedures. If a plan member fails to meet the stipulations shown above during a calendar year, the amount in the carryover account remains, as long as there is no break in coverage for any length of time, for any reason.	This benefit allows insured plan members to carryover \$250 of their unused plan year benefit maximum each calendar year, if: 1. An insured submits at least one qualifying claim for dental expenses incurred during the calendar year that are in excess of any deductible or copay fees. 2. The total benefit amount paid stays below \$500 for that calendar year.



Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company, and Continental American Life Insurance Company. Please see coverage documentation applicable to your situs state for further details.

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.

Rate sheet

Weekly premium rates for New Jersey Payroll (10-24 Eligible) account.

 Aflac Dental Insurance - PPO Plan 2 (Series QN81000)
Ages: 18–120

Coverage level	Premium
Employee	\$10.22
Employee + Spouse	\$20.76
Employee + Child(ren)	\$22.12
Employee + Spouse & Children	\$33.67