

Aflac Dental Insurance

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 cosmetics. Problems with oral care can affect general health. In fact, poor oral health can lead to heart disease and infections, as well as to premature births and low birth weights.¹ And dental care can be expensive – even cleanings and x-rays may strain an employee's budget. If a checkup reveals more serious issues, the cost can quickly become overwhelming.

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.

Aflac dental coverage information

Aflac Dental Insurance is a PPO plan, which means employees may choose any dentist. When an in-network provider is used, out-of-pocket costs – if any – will generally be less than if performed by an out-of-network provider. When an out-of-network provider is used, payment will be based on the cost of usual, customary and reasonable services in the geographic area where they are rendered.

For in-network benefits, the Aflac Dental Network is comprised of dentists nationwide that participate in any one of the following networks: Aflac Dental Network, DenteMax and Maverest.

Unique benefits

- Three cleanings per year.
- No waiting periods for major services.
- Dental implants covered.



	Plan 1	Plan 2	Plan 3
Network type	PPO	PPO	PPO
Annual max	\$1,000	\$1,500	\$1,500
Deductible	<ul style="list-style-type: none"> \$50/person (3 per family) Counts toward annual max 	<ul style="list-style-type: none"> \$50/person (3 per family) Counts toward annual max 	<ul style="list-style-type: none"> \$50/person (3 per family) Counts toward annual max
Out-of-network % paid for usual, customary and reasonable treatment	90%	90%	90%
PREVENTIVE AND DIAGNOSTIC SERVICES <ul style="list-style-type: none"> Routine exams and cleanings (3 per year) Bitewing x-rays (one per 12 months) Full-mouth x-rays (one every 36 months) Sealants (for children ages 6 through 15; one tooth per 36 months) Fluoride treatments (for children under age 19; one per 12 months) Space maintainers 	100% Deductible is waived for preventive	100% Deductible is waived for preventive	100% Deductible is waived for preventive
BASIC SERVICES <ul style="list-style-type: none"> Fillings (amalgam and composite) Emergency palliative care Simple and surgical extractions Crown, bridge and denture repair 	80%	80%	90% Endo and perio included in basic services
MAJOR SERVICES <ul style="list-style-type: none"> Inlays, onlays, crowns, bridges and dentures Nonsurgical and surgical periodontics Endodontics Oral surgery Anesthesia Implants No missing-tooth exclusion 	10%	50%	50%
Coinsurance	10% coinsurance applies across all years	10% coinsurance in first 12 months for accounts under 10 employees	No coinsurance
ORTHODONTIA (CHILD ONLY)	Yes/No	Yes/No	Yes/No
Waiting period	12 months	12 months	12 months
Annual max	\$750	\$750	\$750
Lifetime max	\$1,500	\$1,500	\$1,500



¹The Mayo Clinic. "Oral health: A window to your overall health. Accessed Aug. 25, 2019. <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

Insurance coverage for Aflac Dental is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac Dental products may not be available in all states. National Guardian Life Insurance Company | Madison, WI.

Policy Form Series NDNGRP 04/06 and NDNGRP 2010, et al.

Aflac herein means American Family Life Assurance Company of Columbus. WWHQ | 1932 Wynnton Road | Columbus, GA 31999.