



Unum Dental™



Dental Insurance can help you pay for dental exams, cleanings and other services.

How does it work?

Good dental care is critical to your overall well-being. With Unum Dental insurance, you can get the attention your teeth need — at a cost you can afford.

Unum Dental allows you to see any dentist you choose. To get the most from your benefits and reduce out-of-pocket costs, choose an in-network provider by utilizing our large national network. These providers have agreed to file your claims and uphold the highest quality standards. You can find in-network providers at unumdentalcare.com.



Why is this coverage so valuable?

- ✓ Routine dental care keeps your mouth and whole body healthy.
- ✓ Your plan is backed by Unum’s commitment to excellence in customer service.
- ✓ Personalized website and mobile app to manage your benefits including claims information, ID cards and more.
- ✓ There’s no waiting period for preventive and basic services.

What else is included?

Wellness benefits

Oral cancer screenings for patients 40 and older with high risk factors.

Unumdentalcare.com

Use unumdentalcare.com and the mobile app search for providers, manage your benefits and learn about good dental health. Features include easy access to ID Cards, claims history and coverage information.

Carryover benefits

Members who take care of their teeth, but use only part of their annual maximum benefit during a benefit period are rewarded with extra benefits in future years! Carryover benefits will be accrued and stored in the insured’s carryover account to be used in the next benefit year.

The limits for this policy/certificate are:	High Active PPO	Low Active PPO
Carryover benefit	\$400	\$350
Threshold limit	\$800	\$700
Carryover account limit	\$1,500	\$1,250

Coverage details and costs

Overview	High Active PPO		Low Active PPO	
Benefit Year Maximum*	\$2,550		\$1,550	
Deductible**	\$50 per benefit year Maximum 2 per family		\$50 per benefit year Maximum 2 per family	
Plan Coinsurance	In-network	Non-network	In-network	Non-network
Class A Preventive	100%	90%	100%	90%
Class B Basic	80%	70%	80%	70%
Class C Major	60%	50%	50%	40%
Class D Orthodontics	50%	50%	N/A	N/A
TMJ	50%	50%	50%	50%

*Applies to Class A, B and C Services, if applicable

**Waived for Class A (applies to Class B and C Services)

Dental Coverage	High Active PPO	Low Active PPO
	Bi-weekly cost†	Bi-weekly cost†
You	\$19.07	\$15.54
You and your spouse	\$38.81	\$30.79
You and your children	\$43.93	\$33.87
Family	\$68.22	\$53.00

†Rates guaranteed for 12 months from the effective date.

Dental carryover benefit and how it works

Each benefit year a member must have:

- One cleaning,
- One regular exam, and
- Total dental claims for preventive, basic and major covered procedures paid during the year below the threshold limit.
- If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Other Specifications:

- Each covered family member receives their own carryover benefit.
- Group carryover benefit rider must be in effect for one benefit year before any members can utilize carryover benefits.
- A member must be on the plan for a minimum of three months before accruing carryover benefits.
- Carryover benefit may be used toward preventive, basic and major covered services only
- A member's carryover account will be eliminated, and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

Dependent children

Dependent age guidelines vary by state. Please refer to your policy certificate or contact customer service at (888) 400-9304.

Services not listed

If you expect to require a dental service not included on this brochure, it may still be covered. Please contact customer service at (888) 400-9304 to confirm your exact benefits.

Alternate treatment

Unum covers the least expensive most commonly used and accepted American Dental Association treatments. Plan members may elect a more expensive treatment, but will be responsible for the cost difference resulting from the more expensive procedure.

Covered Procedures & Waiting Periods	High Active PPO	Low Active PPO
CLASS A PREVENTIVE SERVICES	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Routine exams (2 per 12 months) • Prophylaxis (2 per 12 months) • Bitewing x-rays (maximum of 4 films; 1 per 12 months) • Fluoride treatment for children up to age 16 (1 per 12 months) • Sealants for children up to age 16 (permanent molars, 1 per 36 months) • Space Maintainers • Full mouth/panoramic x-rays (1 per 36 months) • Periodontal maintenance (2 per 12 months in addition to prophylaxis) 	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Routine exams (2 per 12 months) • Prophylaxis (2 per 12 months) • Bitewing x-rays (maximum of 4 films; 1 per 12 months) • Fluoride treatment for children up to age 16 (1 per 12 months) • Sealants for children up to age 16 (permanent molars, 1 per 36 months) • Space Maintainers • Full mouth/panoramic x-rays (1 per 36 months) • Periodontal maintenance (2 per 12 months in addition to prophylaxis)
CLASS B BASIC SERVICES	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Emergency Treatment (1 per 12 months) • Simple restorative services (fillings; Benefit allowed for amalgam restorations on posterior teeth) • Simple extractions • Oral Surgery (extractions and impacted teeth) • Anesthesia (subject to review, covered with complex oral surgery) • Non-Surgical periodontics • Surgical periodontics (gum treatments) • Endodontics (root canals) 	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Emergency Treatment (1 per 12 months) • Simple restorative services (fillings; Benefit allowed for amalgam restorations on posterior teeth) • Simple extractions • Oral Surgery (extractions and impacted teeth) • Anesthesia (subject to review, covered with complex oral surgery) • Non-Surgical periodontics
CLASS C MAJOR SERVICES	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Repair of crown, denture or bridge • Inlays and onlays • Crowns, bridges, dentures and implants 	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Repair of crown, denture or bridge • Inlays and onlays • Surgical periodontics (gum treatments) • Endodontics (root canals) • Crowns, bridges, dentures and implants
CLASS D ORTHODONTICS	<p>Waiting Period: None</p> <ul style="list-style-type: none"> • Separate Lifetime Maximum: \$2,000 • Up to 25% of lifetime allowance may be payable on initial banding • All Insureds 	
TMJ	<p>Waiting Period: 12 months</p> <ul style="list-style-type: none"> • Separate Lifetime Maximum: \$500 	<p>Waiting Period: 12 months</p> <ul style="list-style-type: none"> • Separate Lifetime Maximum: \$500

Refer to your certificate of coverage for the services covered under your plan.

Exclusions and Limitations

The following dental services are not covered unless stated otherwise in the Certificate of Coverage:

- 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 elective or cosmetic restorations;
- replacement of a removable device or appliance that is lost, missing or stolen, and for the replacement of removable appliances that have been damaged due to abuse, misuse, or neglect. This may include but not be limited to removable partial dentures or dentures;
- replacement of any permanent or removeable device or appliance unless the device or appliance is no longer functional and is older than the limitation in the Schedule of Covered Procedures. This may include but not be limited to bridges, dentures and crowns;
- any appliance, service, or procedure performed for the purpose of splinting, to alter vertical dimension or to restore occlusion;
- any appliance, service or procedure performed for the purpose of correcting attrition, abrasion, erosion, abfraction, bite registration, or bite analysis;
- charges for implants (except noted above), removal of implants, precision or semi-precision attachments, denture duplication, or dentures and any associated surgery, or other customized services or attachments.

Limitations:

- Multiple restorations on one surface are payable as one surface. Multiple surfaces on a single tooth will not be paid as separate restorations. On any given day, more than 8 periapical x-rays or a panoramic film in conjunction with bitewings will be paid as a full mouth radiograph. Pre-estimates are recommended for any treatment expected to exceed \$300.

A Network Access plan is available.

THIS POLICY PROVIDES LIMITED BENEFITS



**Better benefits
at work.™**

unum.com

This brochure is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form Series Dental 20-GDN or contact your Unum Dental representative.

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