

# Unum Dental<sup>SM</sup>

## A smile-worthy dental plan

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Effective date: 03/01/2017

### Plan features:

- 100% coverage for preventive services
- No waiting period on Class B services
- See any dentist or maximize your benefits by utilizing our national network of more than 304,000+ dental access points with discounted fees for in-network services
- Manage benefits online with AlwaysAssist.com and on-the-go with the AlwaysAssist mobile app.

**AlwaysAssist.com**  
Online benefits management



### Monthly Premium Rates\*:

\*Rates valid from 03/01/2017 to 03/01/2018 with a minimum participation of 80%

Employee Only	\$39.89
Employee & Spouse	\$81.02
Employee & Children	\$98.00
Employee & Family	\$149.71

### Overview:

#### Deductible:

Maximum 3 per family.  
Applies to Basic (Class B) and Major (Class C) Services. \$50 per benefit year

#### Coinurance:

The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%
Class D	Orthodontics	50%

#### Benefit Maximums:

(Class A, B, and C benefits). \$2500 per benefit year

#### Carryover Benefit:

\$400, Threshold Limit \$800, Carryover Account Maximum \$1500

### Covered procedures and waiting periods:

#### Preventive Services (Class A):

No waiting period

- Routine exams (2 per 12 months)
- Prophylaxis (2 per 12 months)
  - (1 additional cleaning or periodontal maintenance per 12 months if member is in 2<sup>nd</sup> or 3<sup>rd</sup> trimester of pregnancy)
- Bitewing x-rays (maximum of 4 films) (1 per 12 months)
- Fluoride treatment for children up to age 16 (1 per 12 months)
- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for age 40+)
- Full mouth / panoramic x-rays (1 per 24 months)

#### Basic Services (Class B):

No waiting period

- Emergency treatment (1 per 12 months)
- Sealants for children up to age 16 (permanent molars 1 per 36 months)
- Space maintainers for children up to age 16 (1 per 24 months)
- Simple restorative services (fillings) (benefit allowed for amalgam restorations on posterior teeth)
- Simple extractions
- Non-Surgical periodontics
- Oral surgery (extractions and impacted teeth)
- Surgical periodontics
- Endodontics (root canals)

#### Major Services (Class C):

No waiting period

- Anesthesia (subject to review, covered with complex oral surgery)
- Inlays and onlays
- Repair of crown, denture, or bridge
- Crowns, bridges, dentures and endosteal implants (in lieu of an approved 3-unit bridge)

#### Orthodontics (Class D):

No waiting period

- Separate maximum lifetime benefit: \$2,000
- Up to 25% of lifetime allowance may be payable on initial banding.
- Dependent children to age 19 only.