

Aflac Dental Insurance

Aflac gives you a new reason to smile

Aflac's dental plans feature flexibility, competitive rates and comprehensive coverage with more than 270,000 access points across the United States.¹ Our standard and custom plan designs are available on an employer-paid, employer/employee contribution or employee-paid basis to fit nearly any account size and benefits strategy.

With Aflac, you can conveniently offer clients dental and vision, group life and disability, and supplemental health insurance products to create strong, competitive benefits packages.

	Custom plan – PPO network	Standard plan – PPO network
Options	<ul style="list-style-type: none"> • Custom plan designs; for accounts with 100 or more eligible lives, including competitor plan match for takeovers. • Employer-paid, employer/employee contribution or employee-paid. 	<ul style="list-style-type: none"> • Choice of three standard and three MAC plan designs; for accounts with 3-99 eligible lives. • Employer-paid, employer/employee contribution or employee-paid.
Enrollment	<ul style="list-style-type: none"> • Enrolled through integrations or custom builds based on account requirements. 	<ul style="list-style-type: none"> • Enrolled through our Everwell® platform.
Deductible	<ul style="list-style-type: none"> • Annual and lifetime deductibles - \$0 - \$250. Deductible that decreases over time (\$50 for calendar year 1/\$25 for calendar year 2/\$0 for calendar year 3.) 	<ul style="list-style-type: none"> • \$50 per person for up to three family members; deductible decreases over time. (\$50-calendar year 1; \$25-calendar year 2; \$0-calendar year 3).
Annual maximum	<ul style="list-style-type: none"> • Based on custom plan design; up to \$5,000 annual maximum. 	<ul style="list-style-type: none"> • \$1,000 - \$2,000 based on plan design.
Preventive and diagnostic services	Covered services and coverage levels based on custom plan design.	<ul style="list-style-type: none"> • Routine exams and cleanings (two per year), X-rays, space maintainers, child sealants and fluoride treatments. • Covered at 100% for all three plan designs.
Basic services		<ul style="list-style-type: none"> • Fillings, emergency palliative care, simple and surgical extractions, crown, bridge and denture repair. • Covered 80%-90% based on plan design.
Major services		<ul style="list-style-type: none"> • Inlays, onlays, crowns, bridges and dentures; periodontics; endodontics; oral surgery; anesthesia; implants. • Covered 10%-50% based on plan design.
Employer-optional benefits	<ul style="list-style-type: none"> • Custom orthodontia benefit. Standard orthodontia options available. • Annual maximum carryover benefit. 	<ul style="list-style-type: none"> • Orthodontia option (\$750 annual maximum/\$1,500 lifetime maximum; 12-month waiting period). • Annual maximum carryover benefit.
Plan Pricing	<ul style="list-style-type: none"> • Rates reviewed by underwriting and priced competitively based on account information and claims experience. 	<ul style="list-style-type: none"> • Standard or brochure rates based on case size, industry and zip code.

Ask your broker sales professional about all the ways Aflac gives you and your clients more reasons to smile.



¹Aflac dental network access point statistic: <https://argusdental.com/national-plan/>
Applies to policy form series Dental QN81000.

Notice to Consumer: This is a limited benefit plan and provides dental and/or vision benefits only. Aflac's contracts of insurance, including Aflac's network dental and vision plans, provide limited-scope and/or supplemental benefits only and do not constitute comprehensive health insurance coverage. Aflac's contracts of insurance do not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act (ACA) and are not designed to meet any of the essential health benefit requirements mandated by the ACA or federal law, including pediatric oral or vision care services. Aflac's contracts of insurance are not an alternative to, or a substitute for, comprehensive health insurance coverage and should only be used to supplement comprehensive health insurance coverage.

In 2020, Aflac dental and vision insurance coverage 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 and vision products may not be available in all states. National Guardian Life Insurance Company | Madison, WI.

In 2021, for all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York. Aflac WWWHQ | 1932 Wynnton Road | Columbus, GA 31999.

Please see coverage documentation applicable to your situs state for further details. The content within is for informational purposes, for broker-facing audiences only. This information is not approved to distribute to prospective insureds, to prospective accounts, or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit, or surrender an insurance policy is prohibited by law. Any use not specifically permitted herein is strictly prohibited.

Individual supplemental coverage is underwritten by Aflac. Group supplemental coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Plans and availability vary by state. Aflac Worldwide Headquarters | 1932 Wynnton Avenue | Columbus, GA 31999. Continental American Insurance Company | Columbia, South Carolina.