

Know the difference: Network vs. supplemental dental and vision insurance



While health insurance helps with most things related to your health, it doesn't extend to everything. When it comes to dental and vision insurance, you and your employees are on your own. Yet dental and vision insurance have their own subtleties: There's a difference between network dental and vision insurance and supplemental dental and vision insurance, and it's a difference you need to know.

Benefits of network vision and dental insurance

Much like your standard network health insurance, [network dental](#) helps cover the costs of dental expenses—regular cleanings, fillings, crowns, root canals, etc., by paying providers directly for the care they provide. Similarly, [network vision](#) helps cover the costs of vision expenses—eye exams, eyeglass frames, eyeglass lenses, contacts and more—by connecting directly with providers. While the extent of coverage varies depending on the plan, the insurance carrier covers all of or a portion of the costs, depending on the care provided. For example, network dental insurance will typically cover 100% of preventive care (i.e., regular cleanings) and a portion of extensive work (i.e., root canals).¹ In similar fashion, network vision insurance may cover the majority of an eye exam and up to a certain dollar amount for new frames.² Costs beyond what is covered fall into the hands of the insured.

Benefits of supplemental vision and dental insurance

Supplemental dental and vision insurance help cover costs related to your dental and vision care. The key word being *help*. For example, unlike network dental, supplemental dental insurance doesn't directly cover 100% of preventive care. Instead, [supplemental dental insurance](#) will pay a specific benefit amount—in accordance with the care provided—directly to the insured to use toward any remaining balances or however else they see fit. (For example, with Aflac's basic supplemental insurance, Aflac pays the insured \$25 for a preventive visit.³) The same goes for [supplemental vision insurance](#).

Supplemental and network coverage can work together

Supplemental dental and vision insurance are exactly that: supplemental. They're not meant to replace network dental and vision, but to complement them, picking up the slack when a plan reaches its limits. Put another way, you don't need to choose between supplemental and network insurance.

Network dental and vision insurance offers more comprehensive coverage than supplemental insurance, and it's more in line with what people think of when considering insurance. But it has certain limitations. Network dental insurance, for example, has what is called an *annual maximum*, the max amount of dollars the insurance company will pay for your care during your plan year. In the United States, the median annual maximum is \$1,500,¹ which can quickly be met and surpassed if root canals, crowns and other extensive work is required. But many supplemental dental insurance plans don't have an annual maximum.



There are also things that network dental insurance and network vision insurance will rarely pay for. For instance, network dental usually won't cover orthodontics or cosmetic dentistry, and network vision is unlikely to contribute toward [LASIK surgery](#), as glasses and contacts (which are covered) provide vision correction.⁴ Supplemental vision insurance, on the other hand, may provide additional money toward new frames and even LASIK surgery. Similarly, supplemental dental insurance may help people who are insured pay for things like orthodontic expenses.

You don't have to choose between network and supplemental dental and vision insurance, and offering both can help ensure your employees have the highest level of protection. But for baseline coverage, network coverage offers a wider safety net—particularly when you're working with a carrier that offers a vast collection of providers, such as Aflac.

Want to offer your employees high-valued dental and vision coverage? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Consumer Reports. "Think Twice Before Buying Private Dental Insurance." Published 7.11.2019. [Accessed 8.31.2021](#).

² Investopedia. "Is Vision Insurance Worth It? What You Should Know." Updated 6.15.2021. [Accessed 8.31.2021](#).

³ Aflac. "Supplemental Dental Insurance." [Accessed 9.14.2021](#).

⁴ Investopedia. "Guide to Dental Insurance." Updated 5.31.2021. [Accessed 8.31.2021](#).

⁵ WebMD. "Does Insurance Cover LASIK for Astigmatism?" [Accessed 8.31.2021](#).

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policies and riders for benefit details, definitions, limitations and exclusions.

Supplemental dental policy numbers: In Arkansas, Policies A81100RAR through A81400RAR. In Idaho, Policies A81100RID through A81400RID. In New York, Policies NY81100 through NY81400. In Oklahoma, Policies A81100OK through A81400OK. In Oregon, Policies A81100OR through A81400OR. In Pennsylvania, Policies A81100PA through A81400PA. In Texas, Policies A81100TX through A81400TX. In Virginia, Policies A81100VA through A81300VA. **Supplemental vision policy numbers:** In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York. Aflac | WWHQ | 1932 Wynnton Road | Columbus, GA 31999

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Aflac dental and vision insurance coverage from the 2020 pilot launch 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.

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.

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Please see coverage documentation applicable to your situs state for further details.

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