

# Aflac Dental Insurance

## Plan benefit highlights for: City of Milford

Effective Date: July 1, 2022

### MAC Plan

<b>Eligibility</b>	Employees working 30 hours or more per week		
<b>Deductibles</b>	<b>In Network:</b> \$50 Annual (Max 3 per family) Waived for preventive services		
	<b>Out of Network:</b> \$50 Annual (Max 3 per family) Not waived for any services		
<b>Maximums</b>	<b>In Network:</b> \$750 Per Calendar Year		
	<b>Out of Network:</b> \$750 Per Calendar Year		
<b>Waiting period(s)</b>	<b>Preventive: 0 Months</b>	<b>Basic: 0 Months</b>	<b>Major: 0 Months</b>
<b>Benefits and covered services</b>		<b>Network Dentist</b>	<b>Non-network Dentist</b>
<b>PREVENTIVE AND DIAGNOSTIC SERVICES</b> <ul style="list-style-type: none"> <li>• Routine exams (two per year)</li> <li>• Routine cleanings (two per year)</li> <li>• Fluoride treatments (one per 12 months for children under age 16)</li> <li>• Sealants (one per 60 months for children under age 16)</li> <li>• Space maintainers (one per tooth per 24 months; for children under age 16)</li> <li>• Radiographs – Intraoral Periapical/Occlusal (one per 12 months)</li> </ul>		100%	90%
<b>BASIC SERVICES</b> <ul style="list-style-type: none"> <li>• Emergency palliative treatment</li> <li>• Full-mouth x-rays (one every 60 months)</li> <li>• Restorations (Amalgams/Anterior resin and Posterior resin; under age 19, replacing existing only if in place for 12 months. Age 19 and over, replace existing only if in place for 36 months.)</li> <li>• Simple extractions (extraction, erupted tooth or exposed root)</li> <li>• Periodontal Maintenance (two per year)</li> <li>• Periodontal Scaling &amp; Root Planing (one per quadrant per 24 months)</li> </ul>		80%	70%
<b>MAJOR SERVICES</b> <ul style="list-style-type: none"> <li>• Surgical Extractions</li> <li>• Oral surgery</li> <li>• Endodontics - Root Canal (one per tooth)</li> <li>• Pulpotomy (Dependent children under age 14)</li> <li>• Pulp Capping</li> <li>• Pulp Therapy</li> <li>• Apexification &amp; Recalcification</li> <li>• Periodontal surgical extractions (one per quadrant per 24 months)</li> <li>• Inlays and Onlays (one per tooth in 5 calendar years)</li> <li>• Prefabricated Stainless Steel Crowns (one per tooth in 5 calendar years)</li> <li>• Crowns, bridges, and dentures (one per tooth in 5 calendar years)</li> <li>• Crown repairs, bridges repairs and denture repairs (6 months must have passed since initial placement)</li> <li>• Implants (covered under the base plan maximum, one per tooth in 5 calendar years)</li> <li>• Anesthesia</li> </ul>		50%	40%

Underwritten by:

**American Family Life Assurance Company of Columbus**

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 | 1.877.864.0625



Monthly rates			
Employee	Employee + Spouse	Employee + Child(ren)	Family
\$28.60	\$56.51	\$65.54	\$93.45

24/7 Online access	Customer care center	Claims address
<a href="http://www.aflac.com/DentalNetwork">www.aflac.com/DentalNetwork</a>	1-855-819-1873	Aflac Dental and Vision Attn: Claims PO Box 211276 Eagan, MN 55121

If you have dental coverage under more than one plan, your benefits may be coordinated. Benefits and/or premiums may vary based on the state and benefit option selected. The plan has limitations and exclusions that may affect benefits payable. Refer to the policy and certificate for complete benefit details, definitions, limitations and exclusions. This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions as well as a complete list of the schedule of dental procedures payable under the plan.

## LIMITATIONS AND EXCLUSIONS

State references within this refer to the state of your group and not your resident state.

We will not pay benefits if you fail to cooperate with our investigation into the validity of your claim. No benefits are payable under the policy for the services listed below. In addition, the services listed below will not be recognized toward the satisfaction of any deductible:

- Any services which are not included in the Schedule of Covered Procedures;
- Any service started or appliance installed before the effective date or after the date coverage terminates, except as provided in the "takeover of existing coverage" section of the certificate;
- Any service, which may not reasonably be expected to successfully correct the patient's dental condition for a period of at least three years, as determined by us; (In Alaska and Michigan, "as determined by us" does not apply.)
- In Texas, also, any procedure we determine is not necessary, does not offer a favorable prognosis, does not have uniform professional endorsement or is experimental in nature; 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 cosmetic restorations unless such procedure is listed in the Schedule of Covered Procedures; or dental treatment not approved by the American Dental Association or which is clearly experimental in nature;
- Any procedure we determine is not necessary (In Michigan, any procedure determined not necessary), does not offer a favorable prognosis, does not have uniform professional endorsement or is experimental in nature;
- In Alaska, this exclusion does not apply.
- Crowns, inlays, onlays, cast restorations, or other laboratory prepared restorations on teeth, which may be satisfactorily restored with an amalgam or composite resin filling;
- 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 cosmetic restorations unless such procedure is listed in the Schedule of Covered Procedures;
- In Texas, also, or dental treatment not approved by the American Dental Association or which is clearly experimental in nature;
- Appliances, services or procedures relating to: (1) the change or maintenance of vertical dimension; (2) restoration of occlusion (unless otherwise noted in the schedule of covered procedures— only for occlusal guards); (3) splinting; (4) correction of attrition, abrasion, erosion or abfraction; (5) bite registration or (6) bite analysis;
- Replacement of bridges unless the bridge is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- Replacement of full or partial dentures unless the prosthetic appliance is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- Replacement of crowns, inlays or onlays unless the prior restoration is older than the age allowed in the Schedule of Covered Procedures and cannot be made serviceable;
- For orthodontic treatment unless otherwise listed as a covered procedure in the Schedule of Covered Procedures;
- Services provided for any type of temporomandibular joint (TMJ) dysfunctions, muscular, skeletal deficiencies involving TMJ or related structures, myofascial pain unless such procedure is listed as a covered procedure in the Schedule of Covered Procedures (In Georgia, procedure must be medically necessary);
- Charges for implants of any type, and all related procedures, removal of implants, precision or semi-precision attachments, denture duplication, overdentures and any associated surgery, or other customized services or attachments unless such procedures are listed as covered procedures in the Schedule of Covered Procedures;
- Athletic mouth guards; myofunctional therapy; treatment for malignancies, cysts and neoplasms; failure to keep scheduled appointment; charges for completion of claim forms; infection control; precision or semi-precision attachments; denture duplication; oral hygiene instruction; separate charges for acid etch; charges for travel time; transportation costs; professional advice; treatment of jaw fractures; orthognathic surgery; exams required by a third party other than us; personal supplies (e.g., waterpik, toothbrush, floss holder, etc.); or replacement of lost or stolen appliances;

- Prescription drugs, premedication, pharmaceuticals, or analgesia;
  - Dental disease, defect or injury caused by a declared or undeclared war or any act of war or terrorism (In D.C., act of terrorism; In Alaska, "terrorism" does not apply) or taking part in (In Utah, voluntarily taking part in) an insurrection or riot; the commission (In Utah, the voluntary commission) or attempted commission of a crime (In D.C., Indiana and South Dakota, a felony); an intentionally self-inflicted injury or attempted suicide while sane or insane;
  - In Michigan, dental disease, defect or injury caused by a declared or undeclared war or any act of war or terrorism; the commission of or attempt to commit a felony or to which a contributing cause was the insured person's being engaged in an illegal occupation or other willful criminal activity;
  - In Oklahoma, any act of war while serving in the military or an auxiliary unit thereto;
  - Dental treatment not approved by the American Dental Association or which is clearly experimental in nature;
- Any charge for a service for which benefits are available under Worker's Compensation or an Occupational Disease Act or Law, even if the insured person did not purchase the coverage that is available to him;
- In Utah, also any charge for a service performed outside of the United States other than for emergency treatment;
  - Any charge for a service performed outside of the United States (in Alaska, also Canada) other than for emergency treatment.
- Benefits for emergency treatment performed outside of the United States (in Alaska, also Canada) are limited to a maximum of \$100 per year;
- In Utah, this is not applicable.
  - Services performed by a dentist who is a member of the insured person's family. Insured person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents;
  - In Texas, this exclusion does not apply;
  - In South Dakota, a member of the insured person's family may perform services if the family member is the only dentist in the area and provided the dentist is acting within the scope of practice;
  - The initial placement of a removable full denture or a removable partial denture unless it includes the replacement of a functioning natural tooth extracted while the person is insured under the policy;
  - The initial placement of a fixed partial denture including a Maryland bridge, unless it includes the replacement of a functioning natural tooth extracted while the person is insured under the policy, provided that tooth was not an abutment to an existing partial denture that is less than five years old or to an existing fixed partial denture or Maryland bridge which is less than seven years old or other frequency limitation as stated in Schedule of Covered Procedures. Benefits are payable only for the replacement of those teeth which were extracted while the person was insured under the policy;
  - The replacement of teeth beyond the normal complement of 32;
  - The replacement of an existing removable partial denture with a fixed partial denture unless upgrading to a fixed partial denture is essential to the correction of the insured person's dental condition;
  - Local anesthetic as a separate fee;
- Any treatment plan which involves full-mouth reconstruction by the removal and reestablishment of occlusal contacts of 10 or more teeth with restorations, crowns, onlays, inlays, fixed partial dentures, dentures, or any combination of these services; and
- Any services (except emergency treatment with a covered procedure or a covered procedure performed in a limited access area) provided by a non-participating provider, if the policyholder has selected an in-network only plan.
  - In Alaska, Arkansas, Georgia, North Dakota, South Dakota and Texas, this exclusion is not applicable.

**Notice to Consumer:** This is a limited benefit plan and provides dental 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.

Applies to Policy Series QN81000. In Arkansas, policy form QN81100MAR. In Oklahoma, policy form QN81100MOK. In Oregon, policy form QN81100MOR and QN81100MORS. In Pennsylvania, policy form QN81100MPA. In Texas, policy form QN81100MTX