

Peace of Mind *and*
Real Cash Benefits



DENTAL INSURANCE

DE²

Aflac[®]

We've got you under our wing.[®]

DENTAL INSURANCE

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82275SCHRFL.

DE²

Smile. We've got you under our wing.[®]

Millions of people believe a smile is the most important physical attribute—more so than hair, eyes, or figure.¹ The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy.

Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

- **You choose your dentist.** Because Aflac doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.²

Aflac Dental is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.³

With Aflac Dental's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person.

¹"The Public Speaks Up on Oral Health Care: An ADA and Crest/Oral-B Survey," American Dental Association, October 2008. Subject to applicable Waiting Periods.

²If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts ...in each category vary based on the procedure received and are subject to a Policy Year Maximum. Benefit amounts and the Policy Year Maximum are per Covered Person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35-\$60
Fillings and Basic Services	3 Months	\$20-\$320
Pain Management and Adjunctive Services	3 Months	\$45-\$165
Other Preventive Services	6 Months	\$25-\$140
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$35-\$1,125
Crowns and Major Services	12 Months	\$25-\$490
Major Prosthetic Services	24 Months	\$55-\$750
POLICY YEAR MAXIMUM		\$1,900

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.

REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.

FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.

AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

SCHEDULE OF DENTAL PROCEDURES

This schedule accompanies Plan 2 Brochure A82275RFL.

TERMS YOU NEED TO KNOW

COVERED PERSON: Any person insured under the coverage type you applied for: individual (named insured listed in the Policy Schedule), named insured/Spouse only (named insured and Spouse), one-parent family (named insured and Dependent Children), or two-parent family (named insured, Spouse, and Dependent Children). *Spouse* is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically insured from the moment of birth. If coverage is for individual or named insured/Spouse only and you desire uninterrupted coverage for a newborn child, you must notify Aflac in writing within 60 days of the birth of your child, and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due. Coverage will include any other Dependent Child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap and who became so incapacitated prior to age 26 and while covered under the policy. *Dependent Children* are your natural children, stepchildren, legally adopted children, foster children, or children in your custodial care who are under age 26.

EFFECTIVE DATE: The *Effective Date* is the date coverage begins, as shown in the Policy Schedule. It is not the date you signed the application for coverage.

WHAT IS NOT COVERED

Aflac will not pay benefits for losses caused by or resulting from:

- Replacement prosthetics within five years of last placement.
- Treatment involving crowns for a given tooth within five years of last placement, regardless of the type of crown.
- Replacement for inlays or onlays for a given tooth within five years of last placement.
- A dentist's or dental practice's failure to comply with the current ADA coding* convention, including but not limited to upcoding, the overutilization of certain codes, and/or the misrepresentation of services (e.g., unbundling).

Benefits for sealants are limited to secondary molars for Dependent Children under age 16 and will not be payable more often than every five years.

Aflac will not pay benefits for services rendered by you or a member of the immediate family of a Covered Person.

WHAT WE WILL PAY

Aflac will pay the following benefits when a charge is incurred for covered dental treatment that is received while coverage is in force. If a covered ADA code is revised or replaced by the American Dental Association, Aflac will pay the amount shown in the Schedule of Dental Procedures for the code most comparable to the revised or replaced code. Benefits will be paid based on the current ADA coding convention.

A. PREVENTIVE BENEFITS

1. **Dental Wellness Benefit:** This benefit is payable for you or any Covered Person for any one treatment listed below per visit. This benefit is payable once per visit, regardless of the number of treatments received. To be payable, dental wellness visits must be separated by 150 days or more. This benefit is payable twice per policy year, per Covered Person. The treatment must be performed by a dentist or dental hygienist. There is no Waiting Period for this benefit.

**Current Dental Terminology* © 2008 American Dental Association. All rights reserved.

**THIS SCHEDULE OF DENTAL PROCEDURES IS FOR ILLUSTRATIVE PURPOSES ONLY.
REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.**

**Underwritten by:
American Family Life Assurance Company of Columbus**

1. Dental Wellness Benefit – continued

ADA Code	Description	Amount
D0120	Periodic Oral Evaluation	\$60
D0145	Oral Evaluation for Patient Wellness	60
D0150	Comprehensive Oral Evaluation (new or established patient)	60
D0160	Detailed and Extensive Oral Evaluation (problem focused, by report)	60
D0170	Re-Evaluation – Limited, Problem (established patient; not postoperative visit)	60
D0180	Comprehensive Periodontal Evaluation (new or established patient)	60
D0425	Caries Susceptibility Tests	60
D1110	Prophylaxis (adult)	60
D1120	Prophylaxis (child)	60
D1203	Topical Application of Fluoride (child, prophylaxis not included)	60
D1204	Topical Application of Fluoride (adult, prophylaxis not included)	60
D1206	Topical Fluoride Varnish; Therapeutic Application for Moderate to High Caries Risk Patients	60
D1310	Nutritional Counseling for Control of Dental Disease	60
D1320	Tobacco Counseling for the Control and Prevention of Oral Disease	60
D1330	Oral Hygiene Instructions	60
D4910	Periodontal Maintenance	60
D9430	Office Visit for Observation (during regularly scheduled hours, no other services performed)	60
D9910	Application of Desensitizing Medicament	60

- 2. X-Ray Benefit:** This benefit is payable for you or any Covered Person for any one X-ray procedure listed below per visit. This benefit is payable once per visit, regardless of the number of X-rays received. This benefit is payable only once per policy year, per Covered Person. The treatment must be performed by a dentist or dental hygienist. There is no Waiting Period for this benefit.

ADA Code	Description	Amount
D0210	Intraoral (complete series, including bitewings)	\$35
D0220	Intraoral (periapical, first film)	35
D0230	Intraoral (periapical, each additional film)	35
D0240	Intraoral (occlusal film)	35
D0250	Extraoral (first film)	35
D0260	Extraoral (each additional film)	35
D0270	Bitewing (single film)	35
D0272	Bitewings (two films)	35
D0273	Bitewings (three films)	35
D0274	Bitewings (four films)	35
D0277	Vertical Bitewings (seven to eight films)	35
D0330	Panoramic Film	35
D0340	Cephalometric Film	35

The benefits below are subject to the Waiting Period shown in the Policy Schedule and a Policy Year Maximum of \$1,900 per Covered Person. The benefits listed are per Covered Person. All treatments must be performed by a dentist.

- B. ANNUAL MAXIMUM BUILDING BENEFIT:** Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months of the policy's being in force. This benefit builds to a maximum of \$500 per Covered Person.

- C. FILLINGS AND BASIC SERVICES:** Benefits in this category are subject to a three-month Waiting Period. Benefit D0140 is payable only for visits where no other covered services are performed.

C. FILLINGS AND BASIC SERVICES – continued

ADA Code	Description	Amount
D0140	Limited Oral Evaluation	\$35
D0290	Posterior/Anterior or Lateral Skull and Facial Bone Survey Film	90
D0310	Sialography	220
D0415	Bacteriologic Studies for Determination of Pathologic Agents	20
D0416	Viral Culture	20
D0417	Collection and Preparation of Saliva Sample for Lab Diagnostic Testing	20
D0418	Analysis of Saliva Sample	20
D0421	Genetic Test for Susceptibility to Oral Diseases	20
D0431	Adjunctive Prediagnostic Test That Aids in Detection of Mucosal Abnormalities, Including Premalignant and Malignant Lesions, Not to Include Cytology or Biopsy	20
D0460	Pulp Vitality Tests	20
D0470	Diagnostic Casts	35
D2140	Amalgam (one surface)	
	Primary	65
	Permanent	90
D2150	Amalgam (two surfaces)	
	Primary	75
	Permanent	95
D2160	Amalgam (three surfaces)	
	Primary	75
	Permanent	100
D2161	Amalgam (four or more surfaces)	
	Primary	90
	Permanent	110
D2330	Resin-Based Composite (one surface, anterior)	85
D2331	Resin-Based Composite (two surfaces, anterior)	100
D2332	Resin-Based Composite (three surfaces, anterior)	115
D2335	Resin-Based Composite (four or more surfaces or involving incisal angle, anterior)	140
D2390	Resin-Based Composite Crown (anterior)	140
D2391	Resin-Based Composite (one surface, posterior)	
	Primary	75
	Permanent	85
D2392	Resin-Based Composite (two surfaces, posterior)	
	Primary	95
	Permanent	100
D2393	Resin-Based Composite (three surfaces, posterior)	
	Primary	110
	Permanent	115
D2394	Resin-Based Composite (four or more surfaces, posterior)	
	Primary	110
	Permanent	115
D2410	Gold Foil (one surface)	290
D2420	Gold Foil (two surfaces)	320

D. PAIN MANAGEMENT AND ADJUNCTIVE SERVICES: Benefits in this category are subject to a three-month Waiting Period. Benefits D9220 and D9230 are not payable for the same surgery.

ADA Code	Description	Amount
D9110	Palliative (emergency) Treatment of Dental Pain (minor procedure)	\$45
D9220	Deep Sedation/General Anesthesia (first 30 minutes)	105
D9221	Deep Sedation/General Anesthesia (each additional 15 minutes)	105

D. PAIN MANAGEMENT AND ADJUNCTIVE SERVICES – continued

D9230	Analgesia, Anxiolysis, Inhalation of Nitrous Oxide	\$105
D9241	Intravenous Conscious Sedation/Analgesia (first 30 minutes)	165
D9310	Consultation (diagnostic service provided by dentist or physician other than practitioner providing treatment)	45
D9410	House/Extended-Care Facility Call	45
D9420	Hospital Call	45
D9440	Office Visit (after regularly scheduled hours)	45
D9450	Case Presentation, Detailed and Extensive Treatment Planning	45

E. OTHER PREVENTIVE SERVICES: Benefits in this category are subject to a six-month Waiting Period.

ADA Code	Description	Amount
D1351	Sealant (per tooth)	\$25
D1510	Space Maintainer (fixed, unilateral)	110
D1515	Space Maintainer (fixed, bilateral)	140
D1520	Space Maintainer (removable, unilateral)	110
D1525	Space Maintainer (removable, bilateral)	140
D1550	Recementation of Space Maintainer	55
D1555	Removal of Fixed Space Maintainer	110

F. ORAL SURGERY, GUM TREATMENTS, AND PROSTHETIC REPAIR: Benefits in this category are subject to a six-month Waiting Period.

ADA Code	Description	Amount
D4210	Gingivectomy or Gingivoplasty (four or more contiguous teeth or bounded teeth spaces per quadrant)	\$185
D4211	Gingivectomy or Gingivoplasty (one to three teeth per quadrant)	60
D4230	Anatomical Crown Exposure (four or more contiguous teeth per quadrant)	185
D4231	Anatomical Crown Exposure (one to three teeth per quadrant)	60
D4240	Gingival Flap Procedure, Including Root Planing (four or more contiguous teeth or bounded teeth spaces per quadrant)	320
D4241	Gingival Flap Procedure, Including Root Planing (one to three teeth per quadrant)	320
D4249	Clinical Crown Lengthening (hard tissue)	345
D4260	Osseous Surgery (including flap entry and closure; four or more contiguous teeth or bounded teeth spaces per quadrant)	345
D4261	Osseous Surgery (including flap entry and closure; one to three teeth per quadrant)	345
D4263	Bone Replacement Graft (first site in quadrant)	375
D4264	Bone Replacement Graft (each additional site in quadrant)	290
D4270	Pedicle Soft Tissue Graft Procedure	375
D4271	Free Soft Tissue Graft Procedure (including donor site surgery)	375
D4273	Subepithelial Connective Tissue Graft Procedures	435
D4275	Soft Tissue Allograft	375
D4320	Provisional Splinting (intracoronal)	210
D4321	Provisional Splinting (extracoronal)	175
D4341	Periodontal Scaling and Root Planing (four or more contiguous teeth or bounded teeth spaces per quadrant)	95
D4342	Periodontal Scaling and Root Planing (one to three teeth per quadrant)	95
D4355	Full Mouth Debridement to Enable Comprehensive Evaluation and Diagnosis	75
D5410	Adjust Complete Denture (maxillary)	35
D5411	Adjust Complete Denture (mandibular)	35

F. ORAL SURGERY, GUM TREATMENTS, AND PROSTHETIC REPAIR – continued

D5421	Adjust Partial Denture (maxillary)	\$35
D5422	Adjust Partial Denture (mandibular)	35
D5510	Repair Broken Complete Denture Base	60
D5520	Replace Missing or Broken Teeth (complete denture; each tooth)	55
D5610	Repair Resin Denture Base	60
D5620	Repair Cast Framework	90
D5630	Repair or Replace Broken Clasp	70
D5640	Replace Broken Teeth (per tooth)	55
D5650	Add Tooth to Existing Partial Denture	65
D5660	Add Clasp to Existing Partial Denture	90
D5710	Rebase Complete Maxillary Denture	185
D5711	Rebase Complete Mandibular Denture	230
D5720	Rebase Maxillary Partial Denture	230
D5721	Rebase Mandibular Partial Denture	230
D5730	Reline Complete Maxillary Denture (chairside)	110
D5731	Reline Complete Mandibular Denture (chairside)	110
D5740	Reline Maxillary Partial Denture (chairside)	130
D5741	Reline Mandibular Partial Denture (chairside)	130
D5750	Reline Complete Maxillary Denture (laboratory)	150
D5751	Reline Complete Mandibular Denture (laboratory)	150
D5760	Reline Maxillary Partial Denture (laboratory)	185
D5761	Reline Mandibular Partial Denture (laboratory)	185
D5850	Tissue Conditioning (maxillary)	60
D5851	Tissue Conditioning (mandibular)	60
D6090	Repair of Implanted Supported Prosthetic, by Report	150
D6091	Replacement of Semiprecision or Precision Attachment (male or female component) of Implant/ Abutment-Supported Prosthesis (per attachment)	150
D6092	Recement Implant/Abutment-Supported Crown	150
D6093	Recement Implant/Abutment-Supported Fixed Partial Denture	150
D6095	Repair of Implanted Abutment, by Report	150
D6100	Implant Removal, by Report	50
D6930	Recement Fixed Partial Denture	50
D7111	Coronal Remnants (deciduous tooth)	70
D7140	Extraction, Erupted Tooth, or Exposed Root (elevation and/or forceps removal)	60
D7210	Surgical Removal of Erupted Tooth Requiring Elevation of Mucoperiosteal Flap and Removal of Bone and/or Section of Tooth	105
D7220	Removal of Impacted Tooth (soft tissue)	140
D7230	Removal of Impacted Tooth (partially bony)	165
D7240	Removal of Impacted Tooth (completely bony)	185
D7241	Removal of Impacted Tooth (completely bony, with unusual surgical complications)	200
D7250	Surgical Removal of Residual Tooth Roots (cutting procedure)	100
D7260	Oroantral Fistula Closure	260
D7270	Tooth Reimplantation and/or Stabilization of Accidentally Evulsed or Displaced Tooth and/or Alveolus	260
D7280	Surgical Access of an Unerupted Tooth	290
D7282	Mobilization of Erupted or Malpositioned Tooth to Aid Eruption	95
D7283	Placement of Device to Facilitate Eruption of Impacted Tooth	95
D7285	Biopsy of Oral Tissue – Hard (bone, tooth)	490
D7286	Biopsy of Oral Tissue – Soft (all others)	210
D7310	Alveoloplasty in Conjunction With Extractions (per quadrant)	90
D7311	Alveoloplasty in Conjunction With Extractions (one to three teeth or tooth spaces, per quadrant)	90
D7320	Alveoloplasty Not in Conjunction With Extractions (per quadrant)	115

F. ORAL SURGERY, GUM TREATMENTS, AND PROSTHETIC REPAIR – continued

D7321	Alveoloplasty Not in Conjunction With Extractions (one to three teeth or tooth spaces, per quadrant)	\$115
D7340	Vestibuloplasty – Ridge Extension (secondary epithelialization)	1,125
D7350	Vestibuloplasty – Ridge Extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment, and management of hypertrophied and hyperplastic tissue)	1,065
D7410	Excision of Benign Lesion (up to 1.25 cm)	750
D7411	Excision of Benign Lesion (greater than 1.25 cm)	750
D7412	Excision of Benign Lesion (complicated)	750
D7413	Excision of Malignant Lesion (up to 1.25 cm)	920
D7414	Excision of Malignant Lesion (greater than 1.25 cm)	920
D7415	Excision of Malignant Lesion (complicated)	920
D7440	Excision of Malignant Tumor (lesion diameter up to 1.25 cm)	920
D7441	Excision of Malignant Tumor (lesion diameter greater than 1.25 cm)	920
D7450	Removal of Benign Odontogenic Cyst or Tumor (lesion diameter up to 1.25 cm)	750
D7451	Removal of Benign Odontogenic Cyst or Tumor (lesion diameter greater than 1.25 cm)	750
D7460	Removal of Benign Nonodontogenic Cyst or Tumor (lesion diameter up to 1.25 cm)	750
D7461	Removal of Benign Nonodontogenic Cyst or Tumor (lesion diameter greater than 1.25 cm)	750
D7471	Removal of Lateral Exostosis (maxilla or mandible)	520
D7472	Removal of Torus Palatinus	520
D7473	Removal of Torus Mandibularis	520
D7485	Surgical Reduction of Osseous Tuberosity	635
D7510	Incision and Drainage of Abscess (intraoral soft tissue)	140
D7511	Incision and Drainage of Abscess (intraoral soft tissue – complicated; includes drainage of multiple fascial spaces)	665
D7520	Incision and Drainage of Abscess (extraoral soft tissue)	665
D7521	Incision and Drainage of Abscess (extraoral soft tissue – complicated; includes drainage of multiple fascial spaces)	665
D7530	Removal of Foreign Body From Mucosa, Skin, or Subcutaneous Alveolar Tissue	230
D7540	Removal of Reaction-Producing Foreign Bodies (musculoskeletal system)	260
D7550	Partial Osteotomy/Sequestrectomy for Removal of Nonvital Bone	165
D7560	Maxillary Sinusotomy for Removal of Tooth Fragment or Foreign Body	1,065
D7610	Maxilla (open reduction; teeth immobilized, if present)	1,065
D7620	Maxilla (closed reduction; teeth immobilized, if present)	1,065
D7630	Mandible (open reduction; teeth immobilized, if present)	90
D7640	Mandible (closed reduction; teeth immobilized, if present)	115
D7650	Malar and/or Zygomatic Arch (open reduction)	1,065
D7660	Malar and/or Zygomatic Arch (closed reduction)	750
D7670	Alveolus (closed reduction, may include stabilization of teeth)	980
D7671	Alveolus (open reduction, may include stabilization of teeth)	1,065
D7710	Maxilla (open reduction)	1,065
D7720	Maxilla (closed reduction)	1,065
D7730	Mandible (open reduction)	115
D7740	Mandible (closed reduction)	115
D7750	Malar and/or Zygomatic Arch (open reduction)	460
D7760	Malar and/or Zygomatic Arch (closed reduction)	460
D7770	Alveolus (open reduction stabilization of teeth)	520
D7771	Alveolus (closed reduction stabilization of teeth)	980
D7960	Frenulectomy (frenectomy or frenotomy; separate procedure)	115
D7963	Frenuloplasty	100
D7970	Excision of Hyperplastic Tissue (per arch)	115
D7971	Excision of Pericoronal Gingiva	100
D9120	Fixed Partial Denture Sectioning	50

G. CROWNS AND MAJOR SERVICES: Benefits in this category are subject to a 12-month Waiting Period.

ADA Code	Description	Amount
D2510	Inlay (metallic, one surface)	\$260
D2520	Inlay (metallic, two surfaces)	290
D2530	Inlay (metallic, three or more surfaces)	460
D2542	Onlay (metallic, two surfaces)	345
D2543	Onlay (metallic, three surfaces)	375
D2544	Onlay (metallic, four or more surfaces)	405
D2610	Inlay (porcelain/ceramic, one surface)	290
D2620	Inlay (porcelain/ceramic, two surfaces)	320
D2630	Inlay (porcelain/ceramic, three or more surfaces)	490
D2642	Onlay (porcelain/ceramic, two surfaces)	375
D2643	Onlay (porcelain/ceramic, three surfaces)	405
D2644	Onlay (porcelain/ceramic, four or more surfaces)	435
D2650	Inlay (resin-based composite, one surface)	260
D2651	Inlay (resin-based composite, two surfaces)	290
D2652	Inlay (resin-based composite, three or more surfaces)	375
D2662	Onlay (resin-based composite, two surfaces)	320
D2663	Onlay (resin-based composite, three surfaces)	375
D2664	Onlay (resin-based composite, four or more surfaces)	375
D2710	Crown (resin, indirect)	220
D2712	Crown (3/4 resin-based composite, indirect)	220
D2720	Crown (resin with high noble metal)	435
D2721	Crown (resin with predominantly base metal)	435
D2722	Crown (resin with noble metal)	435
D2740	Crown (porcelain/ceramic substrate)	435
D2750	Crown (porcelain fused to high noble metal)	435
D2751	Crown (porcelain fused to predominantly base metal)	435
D2752	Crown (porcelain fused to noble metal)	435
D2780	Crown (3/4-cast high noble metal)	435
D2781	Crown (3/4-cast predominantly base metal)	435
D2782	Crown (3/4-cast noble metal)	435
D2783	Crown (3/4-porcelain/ceramic)	435
D2790	Crown (full-cast high noble metal)	435
D2791	Crown (full-cast predominantly base metal)	435
D2792	Crown (full-cast noble metal)	435
D2794	Crown (titanium)	435
D2910	Recement Inlay	45
D2915	Recement Cast or Prefabricated Post and Core	45
D2920	Recement Crown	45
D2930	Prefabricated Stainless Steel Crown (primary tooth)	95
D2931	Prefabricated Stainless Steel Crown (permanent tooth)	105
D2932	Prefabricated Resin Crown	150
D2933	Prefabricated Stainless Steel Crown With Resin Window	165
D2934	Prefabricated Esthetic-Coated Stainless Steel Crown (primary tooth)	95
D2940	Sedative Filling	35
D2950	Core Buildup (including any pins)	95
D2951	Pin Retention (per tooth, in addition to restoration)	30
D2952	Cast Post and Core (in addition to crown)	130
D2954	Prefabricated Post and Core (in addition to crown)	150
D2955	Post Removal (not in conjunction with endodontic therapy)	105
D2970	Temporary Crown (fractured tooth)	100
D2980	Crown Repairs, by Report	220
D3110	Pulp Cap (direct, excluding final restoration)	25

G. CROWNS AND MAJOR SERVICES – continued

D3120	Pulp Cap (indirect, excluding final restoration)	\$25
D3220	Therapeutic Pulpotomy (excluding final restoration) Removal of Pulp Coronal to the Dentinoocemental Junction and Application of Medicament	60
D3222	Partial Pulpotomy for Apexogenesis (perm tooth with incomplete root development)	60
D3230	Pulpal Therapy (resorbable filling; anterior, primary tooth, excluding final restoration)	60
D3240	Pulpal Therapy (resorbable filling; posterior, primary tooth, excluding final restoration)	60
D3310	Anterior (excluding final restoration, root canal)	260
D3320	Bicuspid (excluding final restoration, root canal)	320
D3330	Molar (excluding final restoration, root canal)	435
D3346	Retreatment of Previous Root Canal Therapy (anterior)	230
D3347	Retreatment of Previous Root Canal Therapy (bicuspid)	290
D3348	Retreatment of Previous Root Canal Therapy (molar)	375
D3351	Apexification/Recalcification (initial visit; apical closure/calcific repair of perforations, root resorption, etc.)	185
D3352	Apexification/Recalcification (interim medication replacement; apical closure/calcific repair of perforations, root resorption, etc.)	50
D3353	Apexification/Recalcification (final visit; includes completed root canal therapy; apical closure/calcific repair of perforations, root resorption, etc.)	95
D3410	Apicoectomy/Periradicular Surgery (anterior)	200
D3421	Apicoectomy/Periradicular Surgery (bicuspid; first root)	375
D3425	Apicoectomy/Periradicular Surgery (molar; first root)	460
D3426	Apicoectomy/Periradicular Surgery (each additional root)	150
D3430	Retrograde Filling (per root)	110
D3450	Root Amputation (per root)	220
D3920	Hemisection (including any root removal; not including root canal therapy)	175
D3950	Canal Preparation and Fitting of Preformed Dowel or Post	75

H. MAJOR PROSTHETIC SERVICES: Benefits in this category are subject to a 24-month Waiting Period.

ADA Code	Description	Amount
D5110	Complete Denture (maxillary)	\$605
D5120	Complete Denture (mandibular)	605
D5130	Immediate Denture (maxillary)	605
D5140	Immediate Denture (mandibular)	605
D5211	Maxillary Partial Denture (resin base, including any conventional clasps, rests, and teeth)	435
D5212	Mandibular Partial Denture (resin base, including any conventional clasps, rests, and teeth)	435
D5213	Maxillary Partial Denture (cast metal framework with resin denture bases, including any conventional clasps, rests, and teeth)	635
D5214	Mandibular Partial Denture (cast metal framework with resin denture bases, including any conventional clasps, rests, and teeth)	635
D5225	Maxillary Partial Denture (flexible base, including any clasps, rests, and teeth)	635
D5226	Mandibular Partial Denture (flexible base, including any clasps, rests, and teeth)	635
D5281	Removable Unilateral Partial Denture (one-piece cast metal, including clasps and teeth)	405
D5670	Replace All Teeth and Acrylic on Cast Metal Framework (maxillary)	55
D5671	Replace All Teeth and Acrylic on Cast Metal Framework (mandibular)	55
D5810	Interim Complete Denture (maxillary)	290
D5811	Interim Complete Denture (mandibular)	345
D5820	Interim Partial Denture (maxillary)	230
D5821	Interim Partial Denture (mandibular)	260
D6010	Surgical Placement of Implant Body: Endosteal Implant	750
D6012	Surgical Placement of Interim Implant Body for Transitional Prosthesis: Endosteal Implant	750

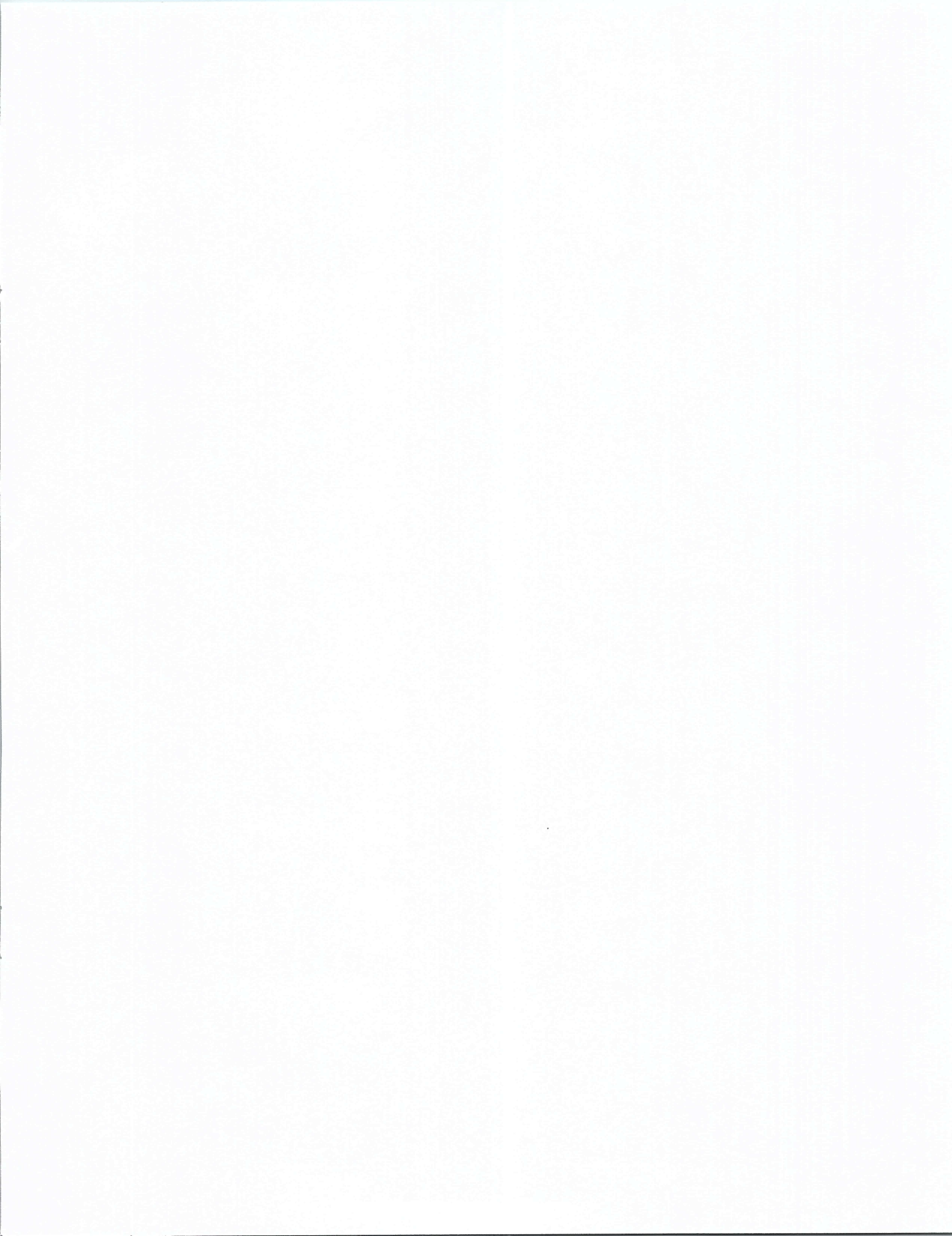
H. MAJOR PROSTHETIC SERVICES – continued

D6040	Surgical Placement: Epostal Implant	\$750
D6050	Surgical Placement: Transosteal Implant	750
D6056	Prefabricated Abutment (includes placement)	750
D6057	Custom Abutment (includes placement)	750
D6058	Abutment-Supported Porcelain/Ceramic Crown	435
D6059	Abutment-Supported Porcelain Fused to Metal Crown (high noble metal)	435
D6060	Abutment-Supported Porcelain Fused to Metal Crown (predominantly base metal)	435
D6061	Abutment-Supported Porcelain Fused to Metal Crown (noble metal)	435
D6062	Abutment-Supported Cast Metal Crown (high noble metal)	435
D6063	Abutment-Supported Cast Metal Crown (predominantly base metal)	435
D6064	Abutment-Supported Cast Metal Crown (noble metal)	435
D6065	Implant-Supported Porcelain/Ceramic Crown	435
D6066	Implant-Supported Porcelain Fused to Metal Crown (titanium, titanium alloy, high noble metal)	435
D6067	Implant-Supported Metal Crown (titanium, titanium alloy, high noble metal)	435
D6068	Abutment-Supported Retainer for Porcelain/Ceramic FPD	435
D6069	Abutment-Supported Retainer for Porcelain Fused to Metal FPD (high noble metal)	435
D6070	Abutment-Supported Retainer for Porcelain Fused to Metal FPD (predominantly base metal)	435
D6071	Abutment-Supported Retainer for Porcelain Fused to Metal FPD (noble metal)	435
D6072	Abutment-Supported Retainer for Cast Metal FPD (high noble metal)	435
D6073	Abutment-Supported Retainer for Cast Metal FPD (predominantly base metal)	435
D6074	Abutment-Supported Retainer for Cast Metal FPD (noble metal)	435
D6075	Implant-Supported Retainer for Ceramic FPD	435
D6076	Implant-Supported Retainer for Porcelain Fused to Metal FPD (titanium, titanium alloy, or high noble metal)	435
D6077	Implant-Supported Retainer for Cast Metal FPD (titanium, titanium alloy, or high noble metal)	435
D6078	Implant/Abutment-Supported Fixed Denture for Completely Edentulous Arch	435
D6079	Implant/Abutment-Supported Fixed Denture for Partially Edentulous Arch	435
D6080	Implant Maintenance Procedures, Including Removal of Prosthesis, Cleansing of Prosthesis and Abutments, and Reinsertion of Prosthesis	260
D6094	Abutment-Supported Crown (titanium)	435
D6194	Abutment-Supported Retainer Crown for FPD (titanium)	435
D6205	Pontic (indirect resin-based composite)	435
D6210	Pontic (cast high noble metal)	435
D6211	Pontic (cast predominantly base metal)	435
D6212	Pontic (cast noble metal)	435
D6214	Pontic (titanium)	435
D6240	Pontic (porcelain fused to high noble metal)	435
D6241	Pontic (porcelain fused to predominantly base metal)	435
D6242	Pontic (porcelain fused to noble metal)	435
D6245	Pontic (porcelain/ceramic)	435
D6250	Pontic (resin with high noble metal)	435
D6251	Pontic (resin with predominantly base metal)	435
D6252	Pontic (resin with noble metal)	435
D6253	Provisional Pontic	435
D6545	Retainer (cast metal for resin-bonded fixed prosthesis)	200
D6548	Retainer (porcelain/ceramic for resin-bonded fixed prosthesis)	200
D6600	Inlay (porcelain/ceramic, two surfaces)	320
D6601	Inlay (porcelain/ceramic, three or more surfaces)	490
D6602	Inlay (cast high noble metal, two surfaces)	435
D6603	Inlay (cast high noble metal, three or more surfaces)	460
D6604	Inlay (cast predominantly base metal, two surfaces)	435

H. MAJOR PROSTHETIC SERVICES – continued

D6605	Inlay (cast predominantly base metal, three or more surfaces)	\$460
D6606	Inlay (cast noble metal, two surfaces)	435
D6607	Inlay (cast noble metal, three or more surfaces)	460
D6608	Onlay (porcelain/ceramic, two surfaces)	375
D6609	Onlay (porcelain/ceramic, three or more surfaces)	405
D6610	Onlay (cast high noble metal, two surfaces)	460
D6611	Onlay (cast high noble metal, three or more surfaces)	490
D6612	Onlay (cast predominantly base metal, two surfaces)	460
D6613	Onlay (cast predominantly base metal, three or more surfaces)	490
D6614	Onlay (cast noble metal, two surfaces)	460
D6615	Onlay (cast noble metal, three or more surfaces)	490
D6624	Inlay (titanium)	460
D6634	Onlay (titanium)	490
D6710	Crown (indirect resin-based composite)	435
D6720	Crown (resin with high noble metal)	435
D6721	Crown (resin with predominantly base metal)	435
D6722	Crown (resin with noble metal)	435
D6740	Crown (porcelain/ceramic)	435
D6750	Crown (porcelain fused to high noble metal)	435
D6751	Crown (porcelain fused to predominantly base metal)	435
D6752	Crown (porcelain fused to noble metal)	435
D6780	Crown (3/4-cast high noble metal)	435
D6781	Crown (3/4-cast predominantly base metal)	435
D6782	Crown (3/4-cast noble metal)	435
D6783	Crown (3/4-porcelain/ceramic)	435
D6790	Crown (full-cast high noble metal)	435
D6791	Crown (full-cast predominantly base metal)	435
D6792	Crown (full-cast noble metal)	435
D6793	Provisional Retainer Crown	435
D6794	Crown (titanium)	435
D6970	Cast Post and Core (in addition to fixed partial denture retainer)	185
D6972	Prefabricated Post and Core (in addition to fixed partial denture retainer)	150
D6973	Core Buildup for Retainer (including any pins)	115
D6975	Coping (metal)	345

American Family Life Assurance Company of Columbus
 Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999





OVER

90%

OF SYSTEMIC DISEASES,
including heart disease, have oral symptoms.⁴

TERMS YOU NEED TO KNOW

COVERED PERSON: *Covered Person* includes any person insured under the coverage type you applied for.

Please see the Schedule of Dental Procedures for a complete and comprehensive definition.

GUARANTEED-RENEWABLE: The policy is Guaranteed-Renewable for your lifetime, subject to Aflac's right to change premiums by class upon any renewal date.

POLICY YEAR MAXIMUM: The *Policy Year Maximum* is the total dollar amount of benefits payable per policy year, per Covered Person.

WAITING PERIOD: The *Waiting Period* is the period after the Effective Date of coverage for which benefits are not payable. If the policy is reinstated, all Covered Persons will be subject to new Waiting Periods beginning with the date of reinstatement. If a dependent is added by endorsement, the Waiting Period for such dependent will begin on the Effective Date of the addition. The Waiting Period will vary based on the benefit category.

WHAT IS NOT COVERED

Aflac will not pay benefits for losses caused by or resulting from any procedure not shown on the Schedule of Dental Procedures; services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health; repairs to dental work within six months of the initial work; treatment received while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued; or treatment received prior to the Effective Date of coverage or treatment received during a benefit's Waiting Period.

No benefits will be paid for replacement of teeth missing before the Effective Date of coverage.

Aflac will not pay benefits for services rendered by you or a member of the immediate family of a Covered Person.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

Please see the Schedule of Dental Procedures for procedure-specific limitations and exclusions.

⁴"Warning Signs in the Mouth Can Save Lives," Academy of General Dentistry, October 2008.

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under our wing.®**

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