

Welcome to

Aflac[®]

Health insurance wasn't meant to cover everything. That's why there's Aflac. Aflac's innovative product portfolio is as broad as your needs, with individual and group products that help cover the expected — and the unexpected. Let Aflac help you take care of your employees, so you can take care of everything else.

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PANOLA COUNTY
110 S SYCAMORE ST
Industry Code: 9311030



Smile



Dental

Great oral hygiene is as essential to overall health as it is to the health of teeth and gums.



Why Dental?

It's the 3rd most important benefit after medical and retirement.¹

- 80% of employees think it's important²
- 70% of employers offer some form of dental benefits²



¹ The Long Group Retail Dental Insurance Consumer Acceptance Survey, June 2009

² NACE Graduating Student Study, 2008



Dental



Aflac gives you something to smile about

Dental health is about more than a beautiful smile. Good oral care might actually improve your overall health, while problems with oral care might have a negative effect.

Dental care is important, but it can also be expensive – even cleaning and x-rays can sometimes strain your budget. If a checkup reveals more serious issues, the cost can quickly become overwhelming. Dental coverage from Aflac helps give you the peace of mind that comes from knowing you'll have assistance with both routine and unexpected dental expenses.

Aflac Dental Network

With Aflac, you have access to more than 270,000 in-network dental providers. Or, you may select an out-of-network dentist. Consider, however, that out-of-network costs (if any) will generally be more than if treatment is performed by an in-network provider.

Find a Provider: [Aflac.com/DentalNetwork](https://www.aflac.com/DentalNetwork)

DENTAL COMPARISON

	AFLAC	SL - HIGH	SL - LOW
DEDUCTIBLE	Decreasing Yr 1 - \$50 YR 2 - \$25 YR 3- None	\$50 CONTINUOUS	\$50 CONTINUOUS
		Additional \$50 for Class IV	
Carryover Benefit - Build up an additional \$1,000 towards annual maximum benefit	YES	NO	NO
No waiting periods for major services	YES	?	?
Inplants Covered	YES	?	?
Out of Network Claims	90% UCC	90% UCC	90% UCC
CO-INSURANCE			
CLASS I PREVENTIVE SERVICES	100%	100%	80%
CLASS II BASIC SERVICES	80%	80%	60%
Bridge and Crown Repair	Class II <i>80%</i>	Class III	Class III
CLASS III MAJOR SERVICES	50%	50%	40%
CLASS IV ORTHODONTIC	NO	50%	NO
BENEFIT YEAR MAXIMUM	\$1,500	\$1,500	\$1,000
ORTHO MAXIMUM (LIFETIME)	\$1,500	\$1,000	
Dental Accidental Injury Benefit	Increased to 100%	No	No
Two Additional Yearly Cleanings for Medical Reasons	YES	No	No

AFLAC	Policyholder Name	Policy #	Line Of Business	CoverageType	Existing Deduction Amount	NEW DENTAL VISION AMOUNT	SAVINGS
	BAILEY, TERRY D	PZ817228	DENTAL	IND	\$19.18	\$16.57	\$2.61
	ENGLAND, KAREN	P0K1L1S9	DENTAL	IND	\$19.18	\$16.57	\$2.61
	JONES, ADAM L	P0T7Y173	DENTAL	IND	\$19.18	\$16.57	\$2.61
	SPRADLEY, JOHN T	P0K8G4K7	DENTAL	HSF	\$37.57	\$35.04	\$2.53
	WILSON, YOLANDA G	P0R5Z4G1	DENTAL	IND	\$19.18	\$16.57	\$2.61
	MANNING, SHAKAMI T	P0K25430	VISION	SPF	\$11.45	\$7.77	\$3.68
	WILSON, YOLANDA G	P0R5Z4G5	VISION	IND	\$9.45	\$3.83	\$5.62

Semi-Monthly Rates				
AFLAC	Employee	Employee + Spouse	Employee + Children	Employee + Family
DENTAL	\$16.57	\$35.04	\$40.82	\$59.29
AFLAC w Child Ortho	\$16.57	\$35.04	\$46.24	\$64.71
SUN LIFE	Employee	Employee + Spouse	Employee + Children	Employee + Family
HIGH OPTION				
DENTAL	\$29.28	\$56.67	\$56.67	\$84.45
LOW OPTION				
DENTAL	\$18.92	\$38.33	\$38.33	\$56.93
AFLAC				
VISION	\$3.83	\$7.67	\$7.77	\$11.24