



Glen Oaks Community College



Unum Dental™

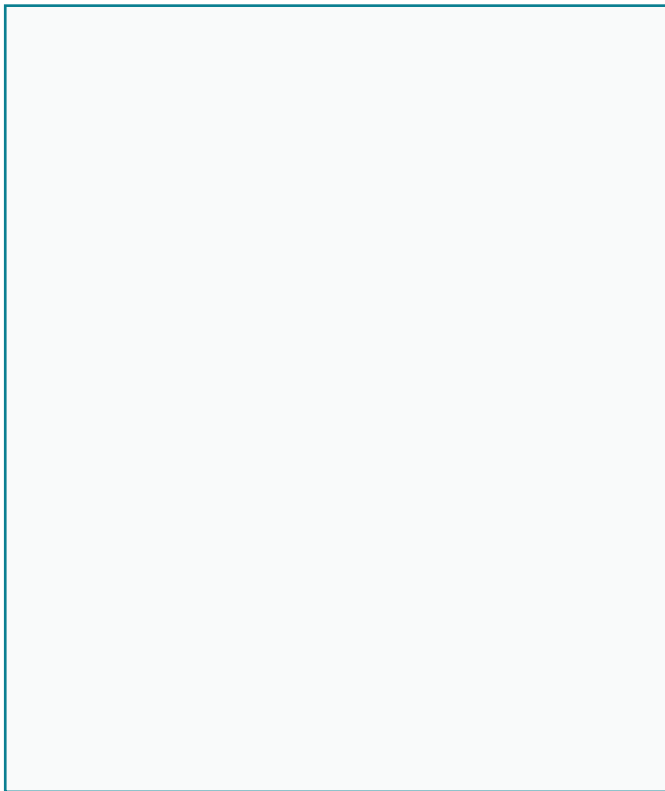
Dental Insurance can help you pay for dental exams, cleanings and other services.

How does it work?

Good dental care is critical to your overall well-being. With Unum Dental insurance, you can get the attention your teeth need — at a cost you can afford.

Unum Dental allows you to see any dentist you choose.

To get the most from your benefits and reduce out-of-pocket costs, choose an in-network provider by utilizing our large national network. These providers have agreed to file



Coverage details and costs

Overview	Active PPO	
Benefit Year Maximum*	\$3,000	
	\$50 in-network and out-of-network Maximum 3 per family	
Plan Coinsurance	In-network	Out-of-Network
Class A Preventive	100%	100%
	90%	80%
	60%	50%
	50%	50%

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Dental Coverage	Active PPO
	Bi-weekly cost
You	\$19.02
You + 1	\$37.69
Family	\$71.34

† 24PRVW/

Dental carryover benefit and how it works

Each benefit year a member must have:

- One cleaning,
- One regular exam, and

Total dental claims for preventive, basic and major covered procedures paid during the year below the threshold limit.

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Other Specifications:

Each covered family member receives their own carryover benefit.

Group carryover benefit rider must be in effect for one benefit year before any members can utilize carryover benefits.

A member must be on the plan for a minimum of three months before accruing carryover benefits.

Carryover benefit may be used toward preventive, basic and major covered services only

A member's carryover account will be eliminated, and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

Dependent children

Dependent age guidelines vary by state. Please refer to your policy certificate or call our Contact Center at (888) 400-9304.

Services not listed

If you expect to require a dental service not included on this brochure, it may still be covered. Please call our Contact Center at (888) 400-9304 to confirm your exact benefits.

Alternate treatment

Unum covers the least expensive most commonly used and accepted American Dental Association treatments. Plan members may elect a more expensive treatment, but will be responsible for the cost difference resulting from the more expensive procedure.

Covered Procedures & Waiting Periods	Active PPO
<p>CLASS A PREVENTIVE SERVICES</p>	<p>Waiting Period: None</p> <ul style="list-style-type: none"> Routine exams (2 per 12 months) Prophylaxis (2 per 12 months) <ul style="list-style-type: none"> – (1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester of pregnancy) Bitewing x-rays (maximum of 4 films; 1 per 12 months) Fluoride treatment for children up to age 16 (1 per 12 months) Sealants for children up to age 16 (permanent molars, 1 per 36 months) Sp8e86110ntennteTjif member is in 2nd or 3rd trimester of onttths) scn/T11_1 Tf0 Tc 10 0 0 10 165.94 588.6555 Tm(+)Tj0 0421e810 0I105

Exclusions and Limitations

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