



AFT Dental Program 2012-2013

HIGH Option

Network: Advantage Plus

Benefit Category ¹	CHOICE PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)		
Exams	100%	100%
Bitewing & All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Surgical & Nonsurgical Periodontics		
Complex Oral Surgery & General Anesthesia		
Class III – Major Services (6 Month waiting period)		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Orthodontics for dependent children to age 19 (12 month waiting period)		
Diagnostic, Active, Retention Treatment	50%	50%
Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	\$50/\$150 Excludes Class I & Orthodontics
Annual Program Maximum (per person)	\$1,500 - Excludes Class I	\$1,500 - Excludes Class I
Lifetime Orthodontic Maximum (per person)	\$1,500	\$1,500
Waiting Periods ³		
Class I & Class II	None	None
Class III	6 months	6 months
Orthodontics for dependents to age 19	12 months	12 months
Reimbursement	Advantage Plus	Advantage

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependent children covered to age 26.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee.

10/01/2012 – 09/30/2013	Employee Only	Employee + 1 Adult	Employee + Child(ren)	Family
Monthly Rate	\$27.85	\$55.20	\$64.30	\$102.50

For more information on which providers are in the network and more:
<https://www.unumdental.com>

