

Why buy dental insurance?

A bridge to overall health and wellness

Brush up on dental facts

Oral cancer has a higher death rate than cervical, thyroid or skin cancer, because it is routinely discovered late in its progression.¹

Regular dental exams can reveal signs of oral cancer, heart disease, diabetes and other diseases, making them easier to treat or control—a priceless benefit of dental coverage.²

Customer service

At Unum, serving you is our specialty. When you purchase Unum Dental, you have access to our dental customer service department **six days a week at (888) 400-9304** or **24/7 at www.AlwaysAssist.com**.

How to enroll:

Talk to your benefits manager today about how to enroll.

TRY THE ALWAYSASSIST APP NOW!



AVAILABLE THROUGH:



Scan this code to go directly to the app download page, or visit www.bit.ly/AlwaysAssist-App.

There's nothing like a healthy smile.

Dental benefits help pay for preventive care and other treatments. This coverage is an important part of a benefits plan — and a sound investment in your overall health.

Take a bite out of routine dental fees

Brushing and flossing is a must, but it's not enough. Routine dental visits can keep your teeth cleaner and healthier. Plaque and tartar contribute to inflammation and infection of the ligaments and bones that support the teeth. This could lead to tooth loss. Good oral hygiene including professional cleaning is the best way to prevent these problems.³

Unum offers affordable dental plans that reduce out-of-pocket costs for dental visits. Your plan may also help cover unexpected dental expenses (like a tooth chipped in a soccer game) and treat your children's crowded, missing and crooked teeth.

How much money can I save with Unum DentalSM?

Dental costs vary from region to region, but Unum Dental members everywhere benefit in two ways: 1) from discounted fees for in-network services, and 2) from insurance coverage of up to 50%, 80% or even 100% of some services.

Save Hundreds In-network with Unum Dental ⁴		
Dental Procedure	Average Cost Range (Out-of-network)	Out-of-pocket Member Cost (In-network)
Periodic oral exam	\$40 - \$50	\$0 ⁵
Adult cleaning	\$74 - \$87	\$0 ⁵
Four bitewing x-rays	\$50 - \$62	\$0 ⁵
Crown (porcelain fused to metal)	\$953 - \$1,287	\$405 - \$547
Root canal therapy (back tooth)	\$1,015 - \$1,095	\$432 - \$465

WELLNESS BENEFITS

Offered at no extra charge to you!



- › Members or covered dependents who are pregnant and in their 2nd or 3rd trimester are offered an additional cleaning to help prevent the effects of pregnancy gingivitis (standard benefit).
- › Members or covered dependents 40+ years of age who demonstrate risk factors for oral cancer or suspicious lesions can receive one prediagnostic test per year (standard benefit).

Hearing Savings Plan

All members and covered dependents have access to the Unum Hearing Savings Plan which includes:

- › discounts on major, name brand hearing instruments and accessories;
- › 40% savings on hearing aid batteries; and
- › on-call support with professional hearing counselors.

Why should you enroll?

- › **Better health** — Most plans cover regular checkups and cleanings in full.
- › **Savings** — In-network discounts and insurance coverage help offset major dental expenses like implants, crowns and surgery.
- › **Freedom of choice** — Work with any dentist, or stretch your benefits with Unum's national network of dentists.
- › **Convenience** — More than 323,000 access points nationally.⁶ Most providers submit claims for you.
- › **Simple enrollment** — Affordable individual or family coverage is available without health questions.

Manage your benefits online easily with AlwaysAssistSM

AlwaysAssist is your home for accessing your benefit information online. Members can logon to **www.AlwaysAssist.com** to:

- › Print and request ID cards
- › Search for in-network dental providers
- › View and print claims
- › View benefits
- › Track dental benefits used for the current benefit year
- › Modify personal information
- › View proof of insurance
- › Contact Unum customer service representative directly through the Message Center
- › Download the AlwaysAssist mobile app for benefits on-the-go
- › Access health links based on plans enrolled, and more!

How to register: First-time users should register by selecting Sign Up on the AlwaysAssist member screen. You will need your Unum Dental member number or Social Security number.

MORE

To find out more about the services available to you or to enroll, talk to your benefits manager today.

1. Oral Cancer Foundation, *Oral Cancer Facts*, 2017.
2. Mayo Clinic, *Oral Health: A Window to Your Overall Health*, 2016.
3. MedlinePlus, *Periodontitis*, 2016.
4. Savings based on in-network discounts and covered benefits. This is just an illustration. Eligibility for, entitlement to and amount of actual benefits will be determined according to the terms of your dental policy. Based on Unum internal data, 2016 and average cost ranges from one zip code (70806). After enrollment, use the Dental Cost Estimator on AlwaysAssist.com for information specific to your zip code.
5. Dental insurance usually pays 100% for these services. Plans and benefits may vary.
6. Starmount internal data, 2017. Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form Series DN-2007, DN-2010, and DN-2015 or contact your Unum Dental representative.

Dental plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

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