



Monthly Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$22.93	\$23.81	\$28.11
40-44	\$25.60	\$30.86	\$33.00
45-49	\$27.31	\$33.34	\$35.90
50-54	\$29.88	\$36.63	\$39.98
55-59	\$32.45	\$41.21	\$44.52
60-65	\$35.50	\$45.42	\$49.50
66-69	\$38.54	\$48.72	\$54.85
70-74	\$40.25	\$51.28	\$57.75
75-79	\$40.25	\$52.93	\$58.12
80-84	\$40.73	\$53.30	\$58.57
85-89	\$41.11	\$53.76	\$58.93
Child Rider	\$25.31	\$28.21	\$28.38

Annual Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$275.22	\$285.74	\$337.28
40-44	\$307.20	\$370.36	\$396.03
45-49	\$327.75	\$400.04	\$430.85
50-54	\$358.59	\$439.60	\$479.81
55-59	\$389.42	\$494.55	\$534.21
60-65	\$425.97	\$545.10	\$594.05
66-69	\$462.51	\$584.67	\$658.24
70-74	\$483.07	\$615.44	\$693.06
75-79	\$483.07	\$635.22	\$697.41
80-84	\$488.78	\$639.62	\$702.85
85-89	\$493.34	\$645.11	\$707.20
Child Rider	\$303.77	\$338.49	\$340.54

Premium Mode Factors:

Monthly PAC 0.08333

Quarterly 0.25

Semi Annual 0.5

Dental Shield Benefit Policy U21DN

Child Rider RU21DCR



HOW IT WORKS

1 THE BASICS:

UNL will pay **80% of ACTUAL CHARGES** for covered expenses up to the calendar year maximum benefit after a once annual \$100 deductible is met.

2 BENEFIT OPTIONS:

- **\$1,000** Benefit Plan
- **\$2,000** Benefit Plan
- **\$3,000** Benefit Plan

3 NO NETWORKS:

Go to any dentist you choose while having the peace of mind knowing that benefits are paid directly to you, or whomever you choose.

- No waiting period for preventative care.
- No inside limits for any services.



WAITING PERIODS

After the policy has been in force for...

NO WAITING PERIOD

Preventative x-rays, two dental cleanings per calendar year (up to \$100 each).

6 MONTHS

Most basic dental care:

- Restorations (Fillings)
- X-rays—Limited or Problem-Focused
- Nonsurgical Tooth Extraction
- Palliative Care

12 MONTHS

Almost all non-cosmetic dental care is covered, including but not limited to: bridges, crowns, dentures*, root canals, out-patient dental surgery, "full mouth" extractions, etc.

*If replacement or repair of existing bridges or dentures is needed as the result of injury, the 12 month waiting period is waived.