



Monthly Rates <i>Includes \$1.67 monthly policy fee</i>			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$24.98	\$25.94	\$30.68
40-44	\$27.84	\$33.72	\$36.12
45-49	\$29.74	\$36.47	\$39.30
50-54	\$32.60	\$40.13	\$43.83
55-59	\$35.45	\$45.17	\$48.81
60-65	\$38.78	\$49.75	\$54.25
66-69	\$42.11	\$53.41	\$60.15
70-74	\$44.02	\$56.16	\$63.32
75-79	\$44.02	\$57.99	\$63.77
80-84	\$44.49	\$58.45	\$64.23
85-89	\$44.97	\$58.91	\$64.68
Child Rider*	\$28.07	\$31.14	\$31.28

Annual Rates <i>Includes \$20 annual policy fee</i>			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$299.79	\$311.24	\$368.16
40-44	\$334.05	\$404.65	\$433.44
45-49	\$356.89	\$437.62	\$471.52
50-54	\$391.15	\$481.58	\$525.92
55-59	\$425.41	\$542.03	\$585.76
60-65	\$465.38	\$596.98	\$651.04
66-69	\$505.35	\$640.94	\$721.76
70-74	\$528.19	\$673.91	\$759.84
75-79	\$528.19	\$695.89	\$765.28
80-84	\$533.90	\$701.38	\$770.72
85-89	\$539.61	\$706.88	\$776.16
Child Rider*	\$336.89	\$373.66	\$375.36

*Not available in NC.

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.**