



Monthly Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$25.22	\$26.10	\$30.83
40-44	\$28.07	\$33.88	\$36.27
45-49	\$29.98	\$36.63	\$39.44
50-54	\$32.83	\$40.30	\$43.97
55-59	\$35.69	\$45.33	\$48.96
60-65	\$39.02	\$49.91	\$54.40
66-69	\$42.35	\$53.57	\$60.29
70-74	\$44.25	\$56.32	\$63.46
75-79	\$44.25	\$58.15	\$63.92
80-84	\$44.73	\$58.61	\$64.37
85-89	\$45.20	\$59.07	\$64.82
Child Rider	\$28.07	\$31.14	\$31.28

Annual Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$302.63	\$313.22	\$369.92
40-44	\$336.89	\$406.63	\$435.20
45-49	\$359.73	\$439.60	\$473.28
50-54	\$393.99	\$483.56	\$527.68
55-59	\$428.25	\$544.01	\$587.52
60-65	\$468.22	\$598.96	\$652.80
66-69	\$508.19	\$642.92	\$723.52
70-74	\$531.03	\$675.89	\$761.60
75-79	\$531.03	\$697.87	\$767.04
80-84	\$536.74	\$703.36	\$772.48
85-89	\$542.45	\$708.86	\$777.92
Child Rider	\$336.89	\$373.66	\$375.36

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.