



# UNL Dental Shield 2.0

Dental Insurance



*Hover with your  
phone's camera to  
scan/open.*

UNDERWRITTEN BY:  
United National Life Insurance Company of America (UNL)

UAD25.1-22

UNB244

## UNL INSIDE SCOOP



### Good Oral Health May Help Protect Against Various Diseases

Studies show that people who have poor oral health (such as gum disease or tooth loss) have higher rates of cardiovascular problems, such as heart attack or stroke, than people with good oral health. In addition, according to a 2019 study in Science Advances, the bacteria that cause gingivitis may be connected to Alzheimer's disease.<sup>1</sup>



#### Uninsured Americans are:

**twice as unhappy** about their teeth as those who are insured<sup>2</sup>



#### Uninsured adults are:

**2x** as likely to have **one to three** untreated cavities<sup>3</sup>



**3x**

Three times as likely to have **four or more** untreated cavities as adults with private insurance<sup>3</sup>

[1] <https://www.health.harvard.edu/diseases-and-conditions/gum-disease-and-the-connection-to-heart-disease>

[2] <https://www.valuepenguin.com/dental-survey>

[3] [https://www.cdc.gov/oralhealth/oral\\_health\\_disparities/index.htm](https://www.cdc.gov/oralhealth/oral_health_disparities/index.htm)



## 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.**





UNL Dental Shield 2.0, Limited Benefit Dental insurance, is issued on Form Series U21DN, by United National Life Insurance Company (UNL) of America, Glenview, IL. This product has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. Subject to state availability. For cost and complete details of coverage, please refer to the outline of coverage or contact your agent.



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| Monthly Rates<br><i>Includes \$1.67 monthly policy fee</i> |               |         |         |
|--|---------------|---------|---------|
| Issue Age  | Benefit Level |         |         |
|  | \$1,000       | \$2,000 | \$3,000 |
| 18-39  | \$22.70       | \$23.65 | \$27.96 |
| 40-44  | \$25.37       | \$30.70 | \$32.86 |
| 45-49  | \$27.08       | \$33.17 | \$35.76 |
| 50-54  | \$29.65       | \$36.47 | \$39.84 |
| 55-59  | \$32.22       | \$41.05 | \$44.37 |
| 60-65  | \$35.26       | \$45.26 | \$49.36 |
| 66-69  | \$38.31       | \$48.56 | \$54.71 |
| 70-74  | \$40.02       | \$51.12 | \$57.61 |
| 75-79  | \$40.02       | \$52.77 | \$57.97 |
| 80-84  | \$40.50       | \$53.14 | \$58.43 |
| 85-89  | \$40.88       | \$53.60 | \$58.79 |
| Child Rider  | \$25.31       | \$28.21 | \$28.38 |

| Annual Rates<br><i>Includes \$20 annual policy fee</i> |               |          |          |
|--|---------------|----------|----------|
| Issue Age  | Benefit Level |          |          |
|  | \$1,000       | \$2,000  | \$3,000  |
| 18-39  | \$272.38      | \$283.76 | \$335.52 |
| 40-44  | \$304.36      | \$368.38 | \$394.27 |
| 45-49  | \$324.91      | \$398.06 | \$429.09 |
| 50-54  | \$355.75      | \$437.62 | \$478.05 |
| 55-59  | \$386.58      | \$492.57 | \$532.45 |
| 60-65  | \$423.13      | \$543.12 | \$592.29 |
| 66-69  | \$459.67      | \$582.69 | \$656.48 |
| 70-74  | \$480.23      | \$613.46 | \$691.30 |
| 75-79  | \$480.23      | \$633.24 | \$695.65 |
| 80-84  | \$485.94      | \$637.64 | \$701.09 |
| 85-89  | \$490.50      | \$643.13 | \$705.44 |
| 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



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