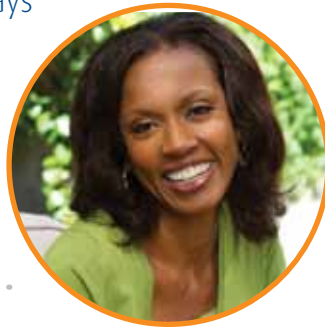


Dental benefits — something to smile about

This plan is offered by Unum and United Concordia — two leaders in employee benefits — who are committed to quality customer service.

Ali depends on her dental benefits. She uses them every time she needs a check-up, X-rays or cleaning. Her dentist says her teeth are in great shape. But if she ever has a problem, her dental benefits will be there to help.



WHAT IS COVERED

This dental plan includes diagnostic and preventive services, such as:

- Exams
- Cleanings
- Fluoride treatments
- X-rays

It also includes many basic dental services, such as:

- Fillings
- Simple extractions
- Repairs of crowns, bridges, dentures, etc.
- Oral surgery
- General anesthesia for dental surgery

Depending on the specific plan your employer selects, you may have additional coverage for orthodontics and major dental services, such as crowns, root canals and denture adjustments. You'll receive specific details during your enrollment.

How it works

This dental plan offers a national network of 92,500 dentists in over 240,000 locations.* You choose the one you want and the dentist's office will file the insurance paperwork for you. In most cases, you can save money any time you use in-network dentists because they have agreed in advance to charge fees set at a special rate.

Helpful tips online

Plan members have access to unumdental.com, a website with these helpful features:

- In-network dentist locator for your area
- Information on good oral health care
- Tips for parents who want their children to have healthy smiles
- Interactive games for children that encourage good dental health care

How to apply

To learn more, watch for information from your employer.

Strength in numbers

Unum is a leader in employee benefits:

- **160** years experience
- Serving **23** million individuals

United Concordia:

- **40** years experience
- Covering **6** million employees

*United Concordia internal data, 2013. Some dentists may be available at more than one location. Due to contractual requirements, some Unum customers will have access to the Advantage Plus network.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

Dental underwritten by United Concordia®.

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FOR EMPLOYEES