

Dental Insurance



Plan Highlights

- Freedom of choice
(Choose any dentist.)
- Personal ownership
- Benefits paid regardless
of any other insurance
- No deductible
- No precertification
- Easy to understand

Aflac Dental Insurance

Before your dentist sends your next appointment-reminder card, apply for a plan that may help pay for the visit!

After all, you are going to the dentist for routine and preventive care, so why not have a dental plan that pays directly toward those periodic checkups and cleanings—in a fast and painless way. These wellness visits—which are necessary to have good oral health and to help reduce the likelihood of expensive treatment later on—saved Americans billions of dollars in dental costs over the past decade. In fact, a thorough examination, including X-rays, is all it usually takes to diagnose a problem.

FLASH a great smile ... dental insurance is now available at home or where you work!

If you've been going to the dentist regularly (or need an incentive to begin), Aflac's plan offers some of the finest in easy-to-understand, choice-based coverage. Here's what we mean:

You know what you're getting.

The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount with a specific waiting period.

There's no deductible.

Our benefits are not reduced by a plan deductible.

You choose your dentist.

Virtually all managed-care plans require you to use only dentists in their approved network. Aflac gives you total freedom to choose your own dentist without restriction.

We pay benefits regardless of any other plan.

Aflac pays full policy benefits, period! It doesn't matter if you have other dental or medical coverage that may overlap. Plus, Aflac has a long history of prompt claims payment.

Aflac's Dental Wellness Benefit doesn't count toward your plan maximum.

Routine visits don't impact your total benefits by one penny.

You own the plan.

Even if you apply at work and then change jobs or retire, you can still keep the same benefits and premium rate you had as an employee.

Your ability to renew is guaranteed.

You can't be removed from the plan for any reason except failure to pay the premium.

Your policy has rate stability.

Since our policy is schedule-based (pays a set benefit for each service or procedure), it is less sensitive to general price increases. In other words, an increase in dental charges will not automatically trigger a rise in rates.

No precertification is required.

You and your dentist decide what treatment is best for you. If it's on the schedule, you don't need anyone's permission.

Plus, these optional riders are also available through payroll deduction only:

- Orthodontic
- Cosmetic

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.

Brush up on all the details.
Read the enclosed policy description for an overview of plan benefits and exclusions.



Aflac is ...

- A Fortune 500 company with assets exceeding \$56 billion, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (April 2004), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2005), and AA in insurer financial strength by Fitch, Inc. (April 2005).*
- Named by Fortune magazine to its list of America's Most Admired Companies for the sixth consecutive year in March 2006.
- A premier provider of insurance policies with premiums payroll deducted for more than 350,000 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual Platinum 400 List of America's Best Big Companies for the sixth year in January 2006.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the eighth consecutive year in January 2006.

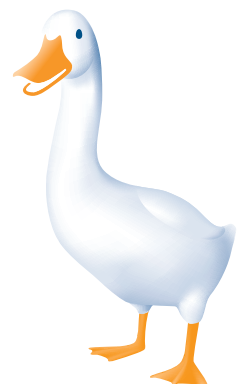
**Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



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Visit our Web site at aflac.com.



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