



Monthly Rates <i>Includes \$1.67 monthly policy fee</i>					
Issue Age	Benefit Level				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$22.70	\$23.65	\$27.96	\$28.70	\$29.34
40-44	\$25.37	\$30.70	\$32.86	\$34.40	\$35.81
45-49	\$27.08	\$33.17	\$35.76	\$38.11	\$39.94
50-54	\$29.65	\$36.47	\$39.84	\$42.63	\$45.24
55-59	\$32.22	\$41.05	\$44.37	\$47.60	\$50.54
60-65	\$35.26	\$45.26	\$49.36	\$52.93	\$56.29
66-69	\$38.31	\$48.56	\$54.71	\$58.63	\$62.75
70-74	\$40.02	\$51.12	\$57.61	\$61.98	\$66.44
75-79	\$40.02	\$52.77	\$57.97	\$62.34	\$66.89
80-84	\$40.50	\$53.14	\$58.43	\$62.79	\$67.25
85-89	\$40.88	\$53.60	\$58.79	\$63.15	\$67.69
Child Rider	\$25.31	\$28.21	\$28.38	\$28.66	\$28.93

Annual Rates <i>Includes \$20 annual policy fee</i>					
Issue Age	Benefit Level				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$272.38	\$283.76	\$335.52	\$344.42	\$352.02
40-44	\$304.36	\$368.38	\$394.27	\$412.77	\$429.64
45-49	\$324.91	\$398.06	\$429.09	\$457.26	\$479.23
50-54	\$355.75	\$437.62	\$478.05	\$511.51	\$542.83
55-59	\$386.58	\$492.57	\$532.45	\$571.18	\$606.43
60-65	\$423.13	\$543.12	\$592.29	\$635.20	\$675.42
66-69	\$459.67	\$582.69	\$656.48	\$703.55	\$753.04
70-74	\$480.23	\$613.46	\$691.30	\$743.70	\$797.24
75-79	\$480.23	\$633.24	\$695.65	\$748.04	\$802.63
80-84	\$485.94	\$637.64	\$701.09	\$753.46	\$806.94
85-89	\$490.50	\$643.13	\$705.44	\$757.80	\$812.33
Child Rider	\$303.77	\$338.49	\$340.54	\$343.95	\$347.12

Premium Mode Factors:

Monthly PAC 0.08333

Quarterly 0.25

Semi Annual 0.5



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
- **\$4,000** Benefit Plan
- **\$5,000** 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.**