



UNL Dental Shield 2.0

Dental Insurance



*Watch Our Short
Product Video*

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

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UNL INSIDE SCOOP



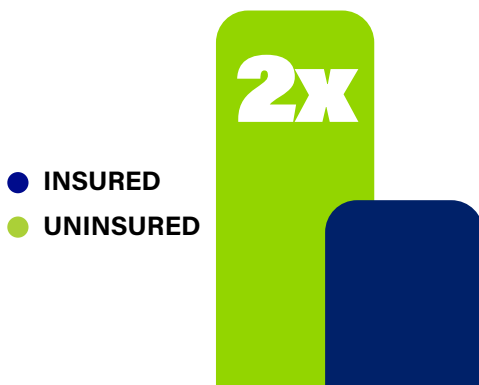
Good Oral Health May Help Protect Against Various Diseases

Studies show that people who have poor oral health (such as gum disease or tooth loss) have higher rates of heart attacks. A study published in the Journal of the American Dental Association found that heart attack patients who had not received dental care in the previous year had longer hospital stays than those who had.¹



Uninsured Americans are:

twice as unhappy about their teeth as those who are insured²



Uninsured adults are:

2x as likely to have **one to three** untreated cavities³



3x

Three times as likely to have **four or more** untreated cavities as adults with private insurance³

[1] <https://www.health.harvard.edu/staying-healthy/7-things-your-dentist-wants-you-to-know>

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

[3] 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
- **\$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 preventive care.**
- **No inside limits for any services.**

(Covered benefits can be used as many times as needed up to the benefit amount except preventive dental examinations/cleanings which are offered twice per calendar year.)



WAITING PERIODS

After the policy has been in force for...

NO WAITING PERIOD

Preventive 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.

NOTE: UNL may waive waiting periods if the policyholder has 12 months of qualifying, continuous prior dental coverage. (ie. Dental benefits included in a Medicare Advantage Plan do not qualify as dental coverage.)

*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 and its features are subject to state availability and variability, and UNL's right to increase premium on a class basis. This Policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. Insurance is guaranteed renewable and will remain in force as long as premiums are paid on time. For cost and complete details of coverage, please refer to the Outline of Coverage or contact your agent.



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