



# UNL

## Dental & Vision Shield

Dental and Vision Insurance

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

UAD279-17

## UNL Bulletin



### Links Between Poor Dental Care and Adverse Health Outcomes

Article

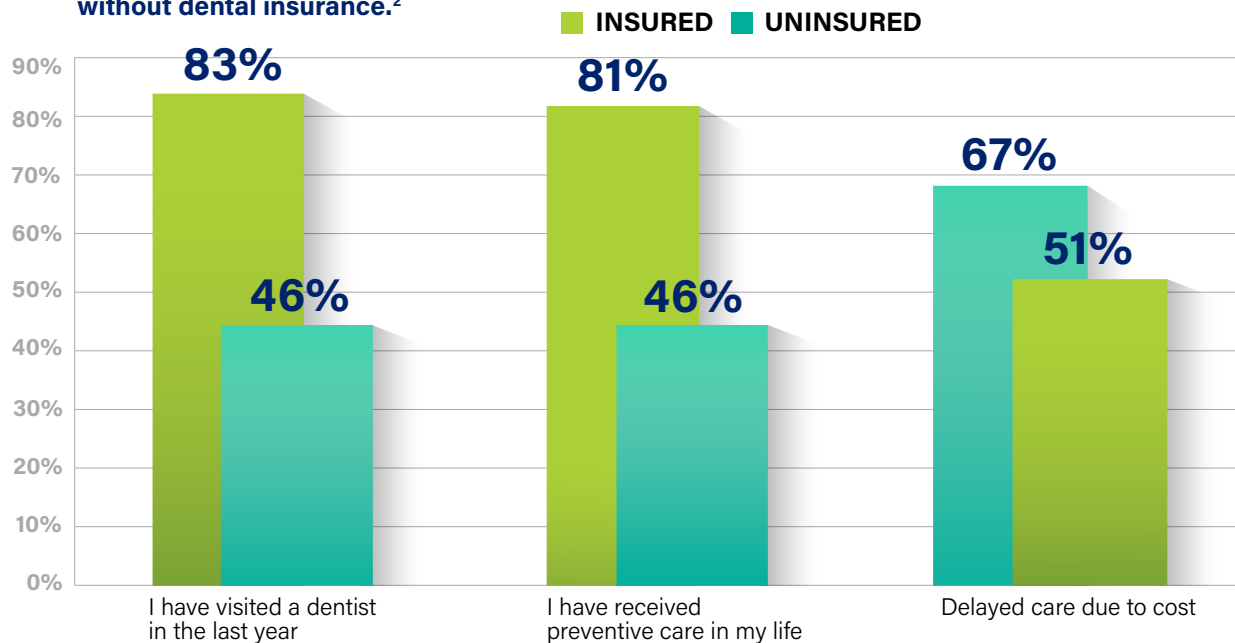


Foregoing routine checkups and exams can have devastating impacts beyond just oral hygiene. Studies have linked poor dental care to numerous, deadly health outcomes.



“There are clear links between gum disease and other systemic issues, such as heart disease, diabetes and respiratory disease, to name a few,” says Dr. Marshall Young, a dentist in Newport Beach, California, adding that a dental exam can also identify digestive and bone health problems.<sup>1</sup>

Frequency of dental visits and reasons for delaying care for Americans with and without dental insurance.<sup>2</sup>



[1] U.S. News and World Report, No Dental Insurance? Don't Wait for Something to Go Wrong, May 20, 2015

[2] Empirica Research, 2013 US Survey of Dental Care Affordability and Accessibility, July 2013



## 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. Choose between a \$1,000, \$1,500, and \$2,000 Benefit Plan.

### 2 WELLNESS BENEFITS:

Every covered person is entitled to \$350 in annual wellness benefits which, if utilized, can offset some or ALL of the annual premium.

### 3 NO NETWORKS:

Go to any dentist or eye doctor you choose while having the peace of mind knowing that benefits are paid directly to you, or whomever you choose.



## WAITING PERIODS

After the policy has been in force for...

### 3 MONTHS

X-rays, two dental cleanings per calendar year (up to \$75 each) and one basic eye exam or refraction (up to \$50) per calendar year.

### 6 MONTHS

\$150 in prescription eyewear or contacts and most basic dental 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.**



Limited Benefit Dental and Vision insurance is issued on Form Series U17DV, by United National Life Insurance Company of America, Glenview, IL. This product, and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.



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