

UNL DENTAL & VISION SHIELD RATES

Annual Premium Rates <i>Includes Annual \$20 Policy Fee</i>			
Issue Age	Benefit Level		
	\$1,000	\$1,500	\$2,000
18-39	\$306	\$329	\$341
40-49	\$352	\$379	\$392
50-55	\$395	\$433	\$448
56-60	\$437	\$479	\$505
61-65	\$484	\$528	\$556
66-70	\$520	\$576	\$594
71-75	\$550	\$602	\$627
76-89	\$591	\$642	\$673
Child Rider	\$333	\$367	\$384

Monthly Premium Rates <i>Includes Annual \$20 Policy Fee</i>			
Issue Age	Benefit Level		
	\$1,000	\$1,500	\$2,000
18-39	\$25.50	\$27.42	\$28.42
40-49	\$29.33	\$31.58	\$32.67
50-55	\$32.92	\$36.08	\$37.33
56-60	\$36.42	\$39.92	\$42.08
61-65	\$40.33	\$44.00	\$46.33
66-70	\$43.33	\$48.00	\$49.50
71-75	\$45.83	\$50.16	\$52.25
76-89	\$49.25	\$53.50	\$56.08
Child Rider	\$27.75	\$30.58	\$32.00

PREMIUM MODAL FACTORS:

Semi-Annual 0.50000 x Annual
 Quarterly 0.25000 x Annual
 Monthly PAC 0.08333 x Annual

Dental and Vision Benefit Policy U17DV
 Child Rider RU17CR



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.