Aflac Dental Insurance dental accident injury benefit

Aflac Dental Insurance includes many competitive options to add more value – and more reasons to smile.

The dental accident injury benefit is one of the most unique benefits offered in our dental coverage, unmatched by any other dental carrier. It provides 100% coverage for dental injuries, up to the annual maximum, which helps eliminate or reduce out-of-pocket expenses.

How does it work?

The dental accident injury benefit is for treatment services received as the result of an accident or injury to a sound, natural tooth. There is no:

- Co-insurance.
- Deductible.
- Waiting period.
- Requirement for preauthorizations or preapprovals.

Example

A child has a playground accident and knocks out her tooth. She is rushed to a dental provider for immediate care. Aflac Dental Insurance will cover the treatment expenses at 100%, up to the plan's annual maximum.

Aflac Dental Insurance offers flexible, comprehensive coverage and competitive rates:

- More than 400,000 access points for treatment, including 89,000+ unique providers, in the U.S.[1]
- 35% growth in number of network providers in 2021.[1]
- Custom plan designs for accounts with 100 or more eligible employees, including competitor plan match for takeovers.
- Available as employer-paid, employer/employee contribution or employee-paid.

Talk with your Aflac representative to learn more about the accident injury benefit and all the ways our dental insurance gives you a reason to smile.

Aflac® Dental Insurance

[1]Argus internal data as of December 2021

Applies to policy form series Dental QN81000.

Notice to Consumer: This is a limited benefit plan and provides dental and/or vision benefits only. Aflac's contracts of insurance, including Aflac's network dental and vision plans, provide limited-scope and/or supplemental benefits only and do not constitute comprehensive health insurance coverage. Aflac's contracts of insurance do not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act (ACA) and are not designed to meet any of the essential health benefit requirements mandated by the ACA or federal law, including pediatric oral or vision care services. Aflac's contracts of insurance are not an alternative to, or a substitute for, comprehensive health insurance coverage and should only be used to supplement comprehensive health insurance coverage. Aflac dental and vision insurance coverage from the 2020 pilot launch is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac dental and vision products may not be available in all states. National Guardian Life Insurance Company | Madison, WI.

For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York. Aflac WWHQ | 1932 Wynnton Road | Columbus, GA 31999. Please see coverage documentation applicable to your situs state for further details.