

# Unum Dental<sup>SM</sup> in-network saving

## Extra savings when you stay in-network!

### LARGE NATIONAL NETWORK

With more than 109,000 providers at more than 408,000 access points in the Unum Dental network, getting the most out of your dental benefits has never been easier.

- › To see if your dentist currently participates in Unum’s network, visit Unum’s dental provider locator tool available at [UnumDentalCare.com](http://UnumDentalCare.com).
- › If your dentist is not listed in the network, feel free to use the Refer a Dentist form to request that they join. Our Provider Relations Team is continuously working to add your providers to our network.

## Make the most of your dental benefits

Our Unum Dental High Plan is an “active PPO” plan. In an active PPO plan, you will save more money on services by visiting participating network dentists. You can still see any dentist and receive insurance coverage for out-of-network services, but we have negotiated reduced fees—15 to 30 percent on average—with our in-network providers, which stretches your insurance coverage even further. Why pay more for out-of-network dental services? With the Unum Dental plan’s large and fast-growing national network, it’s easier than ever to make the most out of your dental benefits.



Now let’s take a closer look at exactly how much you can save by visiting network dentists. The chart below represents annual out-of-pocket dental expenses for a family of four in Chattanooga with Unum Dental.<sup>1</sup>


Procedure	Cost without insurance	High plan		Low plan	
		In-Network Out-of-pocket	Out-of-Network Out-of-pocket	In-Network Out-of-pocket	Out-of-Network Out-of-pocket
Two cleanings per year per family member= eight cleanings	\$544.00	\$0	\$0	\$40.40	\$54.44
One x-ray per year per family member= four x-rays	\$238.00	\$0	\$0	\$28.80	\$47.60
Two fillings per family per year	\$309.00	\$21.40	\$61.80	\$107.00	\$154.40
One family member needs periodontics work	\$182.50	\$8.60	\$36.50	\$43.00	\$91.25
One family member needs a crown	\$1,065.50	\$294.40	\$532.75	\$368.00	\$532.75
<b>Total out-of-pocket for the year:</b>	<b>\$2,339.00</b>	<b>\$324.40</b>	<b>VS</b> <b>\$631.05</b>	<b>\$587.20</b>	<b>VS</b> <b>\$880.44</b>

Total savings<sup>1</sup> by going in-network:

**\$306.65**



**\$293.24**



<sup>1</sup> This is just an illustration and does not factor in the deductible. Savings will vary by location and dentist charge for services. Eligibility for, entitlement to and amount of actual benefits will be determined according to the terms of your dental policy. Based on Unum internal data, 2018 and average cost ranges from one zip code (37402). After your coverage start date, use the Dental Cost Estimator on [AlwaysAssist.com](http://AlwaysAssist.com) for information specific to your zip code.

Dental plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

In New York, dental plans are marketed by Unum, administered by Starmount Life Insurance Company and underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

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