**Q: Can I go to any dentist?**

**A:** Yes, members can go to any dentist of their choice, but there is a difference in coverage for in-network and out-of-network providers. Going to an in-network dentist will include member discounts for covered services, in addition to the coverage itself, for lower out-of-pocket cost. If you see an out-of-network dentist, Unum will reimburse that dentist an amount up to what 90% of the dentists in the same geographic area charge for the same service. As with any dental insurance plan, a non-network dentist may choose to bill you for any remaining balance. In-network dentists agree not to balance bill plan members for covered services.

**Q: Can I tell if my provider is in network?**

**A:** Yes, you can go to [www.unumdentalcare.com](http://www.unumdentalcare.com) and click “Search Now” in the “Find a Dental Provider” card located on the left-hand side.

**Q: How can I get my provider to join the network?**

**A:** We are always happy to recruit providers to the Unum Dental network. Let your dentist know that you would like them to join and give them a copy of the Unum [Refer a Dentist form](https://www.acpt.unum.com/en/-/media/Marketing-Programs/UUS/Dental-Benefit/Landing-Pages/Documents/Unum-EE-Refer-a-Dentist-form-CS1256-0918.ashx), then contact us at [networkrecruiting@unum.com](mailto:networkrecruiting@unum.com). While you may not receive a status response from our recruiting team, we can guarantee your dentist will be contacted within 24 hours of your request and we will continue to work with your dentist as needed.

**Q: What if my provider is not willing to join the network?**

**A:** There are dentists who may not be willing to participate in dental networks. If your dentist was not in-network with our previous carrier, then your cost and care will be similar in the future. To help determine if your current dentist was in-network with the prior carrier, please check the prior carrier’s provider search tool online.

**Q: What if my dentist feels that quality of care is higher with out-of-network dentists?**

**A:** Dentists must go through a credentialing process to become part of the Unum network. Credentialing includes careful screening of network dentists and the offices used by Unum members to ensure that they possess the capabilities and have processes in place to meet or exceed standards designed to lead to the highest quality of service and most appropriate care. Credentialing is an essential part of our quality assurance efforts and our network business operations.

**Q: What happens if I have started dental work under the prior plan?**

**A:** Unum Dental pays on the day treatment is completed, so work started under one plan but completed under Unum Dental will be covered. For example: If you had an impression for a bridge/denture or crown done under the prior carrier, but the work is completed under Unum Dental, it will be covered on our plan.

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**Q: My child is currently wearing braces. What happens to the benefit payments?**

**A:** If you were covered under the prior plan, we will verify with the provider how much has been paid when we receive your first claim. Unum Dental will pay the balance of the remaining benefit in monthly payments up to the normal lifetime maximum. Benefits, paid monthly, will continue up to the lesser of the maximum policy limit of either the new plan or the prior carrier’s plan. For example: If the benefit maximum is $1,000 and the prior carrier paid $700, Unum Dental will pay the remaining $300, if the child is still in braces and has active coverage.

Note: Any child who started an orthodontic treatment plan uninsured will not be eligible for orthodontic benefits under the Unum Dental plan.

**Q: What is a missing-tooth clause?**

**A:** A missing-tooth clause states that dental benefits are not payable to replace a tooth that was extracted prior to having coverage. Under the new Unum Dental plan, the missing-tooth clause will be waived if a member was enrolled on either the current Ameritas or AlwaysCare/Starmount dental plan as of 12/31/18 and the tooth was extracted within 36 months of the date of replacement. In addition, Unum Dental will waive the missing-tooth clause once a member has been on the Unum Dental plan for 36 months, regardless of when the tooth was extracted.

**Q: Are pre-treatments required?**

**A:** No, pre-treatments are not required but are recommended for services expected to cost over $300. You may ask your dentist for a pre-treatment. They will contact Unum Dental to determine what the services will cost, any network discounts that apply, and what your estimated out-of-pocket cost will be.