Short-Term Health Plan Information

Short-term health insurance plans may provide a temporary solution to help fill in gaps in coverage. Residents may use these resources to find a short-term health plan to cover them until their PEBA insurance plans start.

Short term insurance may be for you if you're:

- Unable to apply for Affordable Care Act (ACA), also called Obamacare, coverage because you missed Open Enrollment and you don't qualify for Special Enrollment
- Waiting for your ACA coverage to start
- Looking for coverage to bridge you to Medicare
- Turning 26 and coming off your parent's insurance
- Between jobs or waiting for benefits to begin at your new job
- Healthy and under 65

For these situations and many others, Short term health insurance, also called temporary health insurance or term health insurance, might be right for you.

Blue TermSM Short-Term Health Plan

Blue Term plans come in a range of plan lengths and coverage levels, and coverage can start as soon as the next day. As with all health plans, there are some restrictions. Blue Term plans do not cover pre-existing conditions.

Download a brochure or start a quote for more information.

https://www.southcarolinablues.com/web/public/brands/sc/shop/

United Healthcare Short-Term Health Insurance

The UnitedHealthcare commitment to the short term health insurance option hasn't just come about with recent shifts in the health insurance market. Golden Rule Insurance Company, which became a part of United Healthcare in 2003 and still underwrites the short term medical insurance product today, has been offering short term insurance plans for over 30 years.

https://www.uhc.com/individual-and-family/short-term-health-insurance

Download a brochure with available SC plans here.

Peace of Mind and Real Cash Benefits



DENTAL INSURANCE
LIMITED BENEFIT DENTAL INSURANCE



A82375SC IC(12/10)

DENTAL INSURANCE

LIMITED BENEFIT DENTAL INSURANCE

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82375SCHSC.



Smile. We've got you under our wing:

Millions of people believe a smile is the most important physical attribute—more so than hair, eyes, or figure.¹ The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy.

Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

- You choose your dentist. Because Aflac doesn't use a network of dentists, you can go to any dentist you choose.
- You and your dentist choose the best treatment for you. Aflac Dental doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.²

Aflac Dental is different from many other dental plans you may have seen.

- You know what you're getting with Aflac Dental. The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- Aflac Dental doesn't have an annual deductible. Other dental plans may require you to meet an annual deductible before benefits are payable.
- Aflac Dental pays benefits regardless of any other plan. Even if you have other dental coverage, you'll receive your full Aflac benefit amount.

With Aflac Dental's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person.

¹ The Public Speaks Up on Oral Health Care: An ADA and Crest/Oral-B Survey," American Dental Association, October 2008 ² Subject to applicable Waiting Periods.

Aflac Dental pays benefits for eight categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a Policy Year Maximum. Benefit amounts and the Policy Year Maximum are per Covered Person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35–\$75
Fillings and Basic Services	3 Months	\$15–\$325
Pain Management and Adjunctive Services	3 Months	\$35–\$150
Other Preventive Services	6 Months	\$30–\$130
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$35–\$1,100
Crowns and Major Services	12 Months	\$25–\$450
Major Prosthetic Services	24 Months	\$50–\$800
Cleft Palate Orthodontia	24 Months	\$50-\$500 (See Schedule for Maximums)
POLICY YEAR MAXIMUM		\$1,800



TERMS YOU NEED TO KNOW

COVERED PERSON: Covered Person includes any person insured under the coverage type you applied for.

Please see the Schedule of Dental Procedures for a complete and comprehensive definition.

GUARANTEED-RENEWABLE: The policy is Guaranteed-Renewable for your lifetime, subject to Aflac's right to change premiums by class upon any renewal date.

POLICY YEAR MAXIMUM: The *Policy Year Maximum* is the total dollar amount of benefits payable per policy year, per Covered Person.

WAITING PERIOD: The *Waiting Period* is the period after the Effective Date of coverage for which benefits are not payable. If the policy is reinstated, all Covered Persons will be subject to new Waiting Periods beginning with the date of reinstatement. If a dependent is added by endorsement, the Waiting Period for such dependent will begin on the Effective Date of the addition. The Waiting Period will vary based on the benefit category.

Aflac will not pay benefits for losses caused by or resulting from any procedure not shown on the Schedule of Dental Procedures; services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health; repairs to dental work within six months of the initial work; treatment received while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued; or treatment received prior to the Effective Date of coverage or treatment received during a benefit's Waiting Period.

OF SYSTEMIC DISEASES,

including heart disease, have oral symptoms.3

OVER

WHAT IS NOT COVERED

No benefits will be paid for replacement of teeth missing before the Effective Date of coverage.

Aflac will not pay benefits for services rendered by you or a member of the immediate family of a Covered Person.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

Please see the Schedule of Dental Procedures for procedurespecific limitations and exclusions.

³"Warning Signs in the Mouth Can Save Lives," Academy of General Dentistry, October 2008.



aflac.com/social \parallel **1.800.99.AFLAC** (1.800.992.3522)

Underwritten by:

American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



Rate sheet prepared by Web User on 2/7/2019 4:03:23 PM. South Carolina Payroll Premium rates are Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage. For more information about policy/plan benefits and limitations, please refer to the accompanying product brochure for each insurance policy/plan listed below.

DENTAL LEVEL 1 - Series A-82200R

			Premium	Total
ĺ	18-70	INDIVIDUAL	\$31.33	\$31.33
	18-70	ONE-PARENT FAMILY	\$60.19	\$60.19
	18-70	INSURED/SPOUSE	\$60.97	\$60.97
	18-70	TWO-PARENT FAMILY	\$91.00	\$91.00

DENTAL LEVEL 2 - Series A-82300R

		Premium	Total
18-70	INDIVIDUAL	\$38.35	\$38.35
18-70	ONE-PARENT FAMILY	\$74.62	\$74.62
18-70	INSURED/SPOUSE	\$75.14	\$75.14
18-70	TWO-PARENT FAMILY	\$112.19	\$112.19

DENTAL LEVEL 3 - Series A-82400R

			Premium	Total
Ī	18-70	INDIVIDUAL	\$55.51	\$55.51
	18-70	ONE-PARENT FAMILY	\$109.33	\$109.33
	18-70	INSURED/SPOUSE	\$110.50	\$110.50
	18-70	TWO-PARENT FAMILY	\$164.32	\$164.32

Peace of Mind and Real Cash Benefits



DENTAL INSURANCE
LIMITED BENEFIT DENTAL INSURANCE



A82175SC RC(7/11)

DENTAL INSURANCE

LIMITED BENEFIT DENTAL INSURANCE

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82175SCHSC.



Smile. We've got you under our wing:

Millions of people believe a smile is the most important physical attribute—more so than hair, eyes, or figure.¹ The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy.

Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

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- Aflac Dental pays benefits regardless of any other plan. Even if you have other coverage, you'll receive your full Aflac benefit amount.³

With Aflac Dental's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person.

1"The Public Speaks Up on Oral Health Care: An ADA and Crest/Oral-B Survey," American Dental Association, October 2008

³If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental pays benefits for eight categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a Policy Year Maximum. Benefit amounts and the Policy Year Maximum are per Covered Person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35–\$50
Fillings and Basic Services	3 Months	\$15–\$250
Pain Management and Adjunctive Services	3 Months	\$30–\$130
Other Preventive Services	6 Months	\$20-\$110
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$30–\$850
Crowns and Major Services	12 Months	\$15–\$375
Major Prosthetic Services	24 Months	\$45–\$550
Cleft Palate Orthodontia	24 Months	\$50-\$500 (See Schedule for Maximums)
POLICY YEAR MAXIMUM		\$1,400

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.

²Subject to applicable Waiting Periods.



OVER OF SYSTEMIC DISEASES, including heart disease, have oral symptoms.4

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We've got you under our wing.

aflac.com/social \parallel **1.800.99.AFLAC** (1.800.992.3522)



We've got you under our wing.

 $\mathbf{aflac}.\mathbf{com/social} \hspace{0.1cm} \left\| \hspace{0.1cm} \textbf{1.800.99.AFLAC} \hspace{0.1cm} (1.800.992.3522) \right.$



Peace of Mind and Real Cash Benefits



DENTAL INSURANCE
LIMITED BENEFIT DENTAL INSURANCE





A82275SC RC(7/11)

DENTAL INSURANCE

LIMITED BENEFIT DENTAL INSURANCE

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82275SCHSC.



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Preventive (Wellness and X-Ray)	None	\$35–\$50
Fillings and Basic Services	3 Months	\$15–\$275
Pain Management and Adjunctive Services	3 Months	\$35–\$140
Other Preventive Services	6 Months	\$20-\$120
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$30–\$975
Crowns and Major Services	12 Months	\$20–\$425
Major Prosthetic Services	24 Months	\$45–\$650
Cleft Palate Orthodontia	24 Months	\$50-\$500 (See Schedule for Maximums)
POLICY YEAR MAXIMUM		\$1,600

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.

REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.

FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.

AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.



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