

Brush up on your dental benefits

Tips to help manage your coverage

Accessing your benefits

- To search for in-network providers, visit unumdentalcare.com. Find a provider by name or by location so you can visit a dentist close to your home, on your commute or near the office.
- From unumdentalcare.com, you can log in to view your benefits, view claim history, view ID cards and access coverage information. If you do not have internet access, please call Customer Service toll-free at 888-400-9304.
- Unable to locate your dentist in our growing network? Refer a dentist by calling Customer Service toll-free at 888-400-9304 or emailing NetworkRecruiting@unum.com.
- When scheduling your appointment, identify yourself as a "Unum Dental member" and let the dental office know to check the network and information on your member ID card.
- With Unum Dental, you are free to choose any dentist, but you'll save more by visiting one of our in-network dentists. When you visit an in-network provider, you receive special pricing and reduce your out-of-pocket expenses for covered services.
- You can access digital ID cards from a mobile device at Unum.com or with the MyUnum for Members mobile app via the Apple® App store or Google Play™ store.

Apple is a registered trademark of Apple Inc.
Google Play is a trademark of Google LLC.

FAQs

Who will submit my claims to Unum Dental?

In-network and out-of-network providers will submit the claim for you. If you pay for treatment at the time of service, you may file the claim yourself. Claim forms are available on My Unum for Members or by calling (888) 400-9304.

Will my benefits cover any dental procedure?

Because all policies have limitations, it is recommended that you review the certificate of coverage prior to having work done. Recognizing that dental problems can be resolved with more than one type of treatment, Unum Dental will reimburse for the least expensive method that will produce the same resolution within professionally acceptable limits.

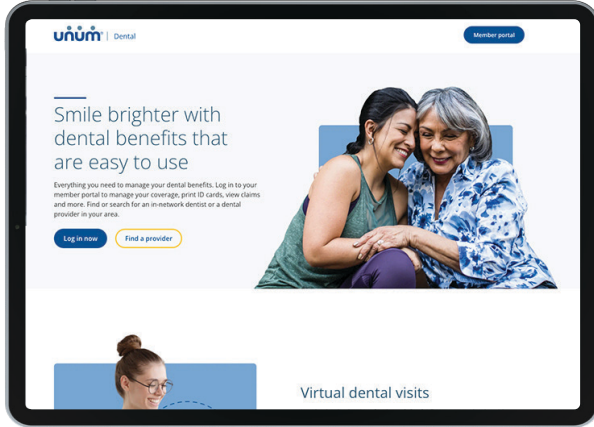
When should I have a pre-treatment estimate done?

We recommend you request a pre-treatment estimate for procedures expected to cost more than \$300. Please ask your dentist to submit the pre-treatment estimate request.

How do we coordinate benefits?

Generally, we follow the birthday rule for coordination of benefits. If a child has coverage under both parents' policies, we use the birthday month of the parent that comes first in the year as primary. Refer to your certificate for complete details on the order of benefit determination.

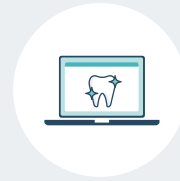
Find a network provider



- Click "Search Now" in the "find a dental provider" section located on the left-hand side.
- Select to search by dentist name or location (city/state/zip).
- Confirm the dentist's name and address. Network dentists who practice at multiple offices may not be contracted in-network at every office. The network directory is updated monthly to reflect recently added providers and remove inactive ones.

More procedure-specific information

- On most plans, the policy will cover the replacement of a crown, bridge, inlay, onlay or denture if it is at least five years old and cannot be made serviceable.
- A claim is considered incurred on the date an impression is taken for a bridge, crown or dentures or when the pulp chamber is opened for a root canal.
- If your policy does not include composite (white) fillings on molars, we will pay the alternate benefit of an amalgam (silver) filling. You will be responsible for the difference in cost. However, benefits can only be considered upon completion of a procedure.



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