

Dental Insurance

Jokake offers two dental plans through Unum. The dental plans allow you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Unum’s allowed amount and what the dentist may charge, also known as “balance billing.” Visit our benefits website at www.jokakebenefits.com/dental to learn more about the plan and the carryover benefits!

Unum

1-888-400-9304

www.unumdentalcare.com

Plan Year: September 1, 2025 – August 31, 2026	HIGH	LOW
IN-NETWORK		
DEDUCTIBLE		
	\$50	\$50
ANNUAL MAXIMUM		
Per covered person	\$2,000	\$1,000
OFFICE VISIT		
Copay	\$0	\$0
PREVENTIVE CARE		
Oral Exams (once/6 months), Cleanings, X-Rays	\$0	\$0
BASIC PROCEDURES		
Simple Extractions and Fillings	Plan pays 80%	Plan pays 80%
MAJOR PROCEDURES		
Crowns, Inlays, Onlays, and Cast Restorations	Plan pays 50%	Plan pays 50%
ORTHODONTIA		
Children (up to age 19)	Plan pays 50%	N/A
Lifetime maximum	\$1,500	N/A
OUT-OF-NETWORK - Refer to Summary of Benefits and Coverage		
WEEKLY COST FOR DENTAL COVERAGE		
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$8.67	\$6.36
Employee + Child(ren)	\$15.82	\$9.03
Employee + Family	\$26.38	\$16.47