

# Dental insurance



## Benefit Highlights

For all eligible employees of Paragon Management Services, Inc. dba Nye Health Services, Policy # 934416

All Eligible Employees

- Dental insurance can help lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too
- It pays all or part of your dental expenses, depending on the type of procedure. Benefits will be paid after any applicable deductible has been met, up to the annual maximum
- Cover your spouse<sup>1</sup> and your dependent children so you can help your whole family stay healthy
  - An eligible child is defined as a child to age 26<sup>2</sup>
- Benefit from group rates that may be more affordable than buying dental insurance on your own

## Compare the annual cost of your Dental insurance with paying your dental expenses yourself

### National Average Retail charge<sup>3</sup> for dental procedures:

Adult cleaning	\$89 twice yearly = \$178
Oral examination	\$49 twice yearly = \$98
Bitewing x-rays	\$60
<b>Total annual cost for preventive care</b>	<b>\$336</b>

### Other services you or a dependent may need:

Fluoride Treatment	\$35
One surface filling	\$155
Root canal	\$1,089
Crown	\$1,108

## Additional plan features

- Your plan includes our Lifetime of Smiles<sup>®</sup> program, with benefits many people prefer, such as brush biopsies for the early detection of oral cancer
- Sun Life Dental Network<sup>®</sup>, the PPO network for your plan, includes 125,000+ unique dentists, offers you more options to help save on fees and can make your annual maximum go even further<sup>7</sup>

### How Sun Life's Dental insurance can help

- Encourages routine cleanings and checkups at the dentist
- Cover your family's dental bills and reduce dental care costs for you and your family
- Maintain oral health to prevent infections and tooth loss



# Dental Coverage Overview

Calendar Year Maximum	In-Network	Out-of-Network
Types I, II and III (Preventive, Basic and Major) Services	\$1,000 per person	\$1,000 per person
Type IV Ortho Services	\$1,500 lifetime child and adult	\$1,500 lifetime child and adult

Calendar Year Deductible		
Procedure Type	In-Network	Out-of-Network
Type I Preventive Services	N/A	N/A
Type II, III (Basic and Major Services)	\$50 individual/\$150 family	\$50 individual/\$150 family
Type IV Ortho Services	N/A	N/A

The plan pays the following percentage for procedures		
Procedure Type	In-Network	Out-of-Network
Type I Preventive Services	100%	100%
Type II Basic Services	80%	80%
Type III Major Services	50%	50%
Type IV Ortho Services	50%	50%

## Type I Preventive Dental Services, Including:

- Oral evaluations – twice in any calendar year
- Routine dental cleanings – twice in any calendar year (frequency combined with periodontal maintenance)
- Fluoride treatment – once in any 6-month period. *Only for children under age 16*
- Sealants – no more than once per tooth in any 36-month period, only for permanent molar teeth. *Only for children under age 16*
- Genetic test for susceptibility to oral diseases
- Bitewing x-rays – once in any 12 month period
- Intraoral complete series x-rays – once in any 60-month period

## Type II Basic Dental Services, Including:

- New fillings
- Space maintainers – *Only for children under age 19*
- Stainless steel crowns. *Only for children under age 19*

## Type III Major Dental Services, Including:

- Inlay, onlay, and crown restorations – once per tooth in any 10 year period.
- Dental implants – subject to 10 year replacement limit
- Surgical extractions of erupted teeth, impacted teeth, or exposed root
- Biopsy (including brush biopsy)
- Endodontics (includes root canal therapy) – once per tooth in any 24 month period
- Complex oral surgery

- General anesthesia and IV sedation when medically required
- Minor gum disease treatment: (non-surgical periodontics)
  - Scaling and root planing – once in any 24-month period per area
  - Localized delivery of antimicrobial agents
  - Periodontal maintenance – twice in any benefit year
- Major gum disease treatment: (surgical periodontics)

## Type IV Orthodontic Services, Including:

Orthodontic Treatment:

No Limitation

### Waiting Periods

For a complete description of services and waiting periods, please review the certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any type of service covered under the prior plan and this plan.

- No waiting period for preventive, basic, major, or orthodontic services.



# Dental Q&A

## How does a PPO work?

PPO stands for Participating Provider Organization. With a dental PPO plan, dental providers agree to participate in a dental network by offering discounted fees on most dental procedures. When you visit a provider in the network, you could see lower out-of-pocket costs because providers in the network agree to these pre-negotiated discounted fees on eligible claims.

## How do I find a dentist?

Simply visit [www.sunlife.com/findadentist](http://www.sunlife.com/findadentist). Follow the prompts to find a dentist in your area who participates in the PPO network. You do not need to select a dentist in advance.

## Do I have to choose a dentist in the PPO network?

No. You can visit any licensed dentist for services. However, you could see lower out-of-pocket costs when you visit a dentist in the network.

## Where do I find my dental ID card?

Your personalized electronic dental ID card is available through Online Advantage. You can register at [www.sunlife.com/onlineadvantage](http://www.sunlife.com/onlineadvantage). Please present this card to your dentist at your next visit to show that you are covered by a Sun Life Dental plan.

## What if I have already started dental work...like a root canal or braces...that requires several visits?

Your coverage with us and your prior plan may handle these procedures differently. To ensure a smooth transition for work in progress, call our dental claims experts before your next visit at 800-442-7742.

## Is it necessary to request a pre-determination of benefits prior to receiving services?

A pre-determination of benefits allows Sun Life to review your provider's plan for treatment before the work is done. We can tell you ahead of time how much of the work will probably be covered by the plan, and how much you may need to cover. If the charge for any dental treatment is expected to exceed \$300, it is recommended that a dental treatment plan be submitted for review before treatment begins.

## Do I have to file the claim?

Dentists in the PPO network will file claims for you. Some non-network dentists will file claims for you as well. If a non-network dentist will not file your claim, simply ask your dentist to complete a standard American Dental Association (ADA) claim form and mail it to:

Sun Life Financial  
P.O. Box 2940  
Clinton, IA 52733

## How can I get more information about my coverage?

After the effective date of your coverage, you can visit [www.sunlife.com/onlineadvantage](http://www.sunlife.com/onlineadvantage) to create an account with Online Advantage.<sup>6</sup> Once you're logged in, you'll be able to see your plan details, personalized dental ID card, and more. Or you can call Sun Life's Dental Customer Service at 800-442-7742. You can also call any time, day or night, to access our automated system and get answers to common questions when it's convenient for you.



# Get benefits information on the go!

Download our Benefit Tools app for quick access to:

- An overview of your coverage details<sup>8</sup>
- Your electronic dental ID card<sup>8</sup>
- Find a dentist near you



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## Dental plan provisions

### Benefit adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care.

### Late entrant

If you apply for dental insurance more than 31 days after a covered person first becomes eligible, the person is a late entrant. The benefits for the first 12 months of coverage for late entrants will be limited as follows:

#### Time Insured Continuously Under the Policy

- Less than 6 months
- At least 6 months but less than 12 months
- At least 12 months

#### Benefits Provided for Only These Services

- Preventive Dental Services
- Preventive and Amalgam and Composite Fillings under Basic Dental Services
- Preventive, Basic, Major and Orthodontic Dental Services

We will not pay for any treatment that is started or completed during the late entrant limitation period.

This summary represents a general overview and is not a complete description of your plan. It is being provided before your certificate is issued. All of our dental policies include exclusions, limitations, and frequency requirements. The actual provisions of your dental policy will be used to determine coverage for any claims that you submit.

This plan does not provide coverage for pediatric oral health services that satisfies the requirements for “minimum essential coverage” as defined by The Patient Protection and Affordable Care Act (PPACA).

**Please read the Important Plan Provisions section located at the end of this document for Limitations and Exclusions.**

1. If permitted by the Employer’s employee benefit plan and not prohibited by state law, the term “spouse” in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.
2. Please see your employer for more specific information.
3. Average Retail Costs were determined by our national claims analysis for the year 2017. The costs represent a mean average rounded to the nearest dollar representing what you may pay without plan services.
4. Classification of services varies by plan design.
5. Total number of combined prophylaxis cleaning and periodontal maintenance procedures cannot exceed 4 in a 12 month period.
6. There may be tax consequences to you and your employees.
7. Sun Life’s dental networks include dentists contracted with Dental Health Alliance, L.L.C.® (D.H.A.®) and dentists under access arrangements with other dental networks.
8. You will need to register for Online Advantage to access these features.



# Important Plan Provisions

## Dental Insurance

### Limitations and exclusions

Exclusions may prevent expenses from being covered based on certain circumstances. The following expenses may not be covered:

- Procedures not performed by a licensed dentist
- Procedures not listed as covered dental expenses
- Dental care for injuries that are work related, self-inflicted, or not caused by an accident
- Orthognathic surgery
- Dental care resulting from active participation in a riot or commission of a felony
- Experimental treatment, oral hygiene, plaque control programs, and dietary instruction
- Dental care for injuries sustained as a result of war or act of war
- Charges for pulp caps
- Dental expenses incurred while coverage is not in force
- Charges for care, treatment, services, or supplies to the extent that any benefit is provided by Medicare
- Charges not customarily made when there is no insurance or charges for which there is no legal obligation to pay
- Charges for failure to keep appointments
- Replacement or repair of a lost, stolen, or damaged prosthetic or orthodontic appliance
- Additional services, such as orthodontia and/or surgical implants, are not covered unless specifically listed under covered services. Also not covered are charges for diagnostic services and treatment of jaw joint problems, such as temporomandibular joint disorders, by any method unless specifically covered under the Certificate



\*Subject to state law variations.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations

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# Rate Sheet

Coverage and **monthly** rate for Dental Insurance.

Dental coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction.

Coverage	Monthly Cost*
Employee	\$26.20
Employee + 1	\$53.08
Employee + 2 or More	\$85.60

\*The rate is in effect for November 1, 2019. Contact your employer to confirm the portion of the cost for which you will be responsible.