



GROUP DENTAL

Routine care is on us

Sun Life Dental makes regular dental check-ups easy by not counting Type I expenses toward the annual plan maximum. This leaves more coverage for employees and their covered dependents when they need it most, encouraging employees to maintain good oral health with routine care.

This feature is available to employees on day one of their new PPO dental plan—no waiting period, no additional forms.

Here's how it works

Routine care can include one cleaning every six months, X-rays, fluoride treatment, and sealants for dependent children—the most common, preventive procedures that help maintain good oral health. By not counting routine care expenses toward the annual plan maximum, more benefits are available for other covered services like fillings, dentures, or root canals (depending on the plan design).

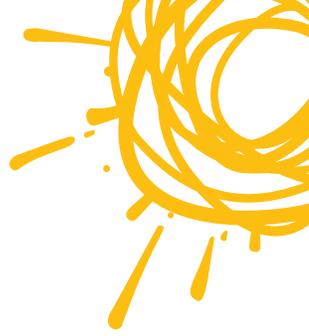
How Type I expenses affect the annual plan maximum¹

Type I expense	Employee pays ²	Cost of Type I expense, paid by Sun Life	Annual maximum when Type I expenses are counted	Annual maximum when Type I expenses are not counted
2 cleanings	\$0	\$126	\$874	\$1000
2 exams	\$0	\$66	\$808	\$1000
1 set of x-rays	\$0	\$40	\$768	\$1000
Total	\$0	\$232	\$768	\$1000
	↑ No out-of-pocket costs for employees when they visit an in-network dentist.	↑ Sun Life pays 100% of routine care.	↑ Plan maximum normally shrinks with each routine procedure.	↑ Annual maximum remains intact with Sun Life.

An additional \$232 is available for this year's covered dental procedures.

1. For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists. Differences will vary by dentist, service, and geographic region. Sample charges based on California zip codes. United Concordia Dental's National-Fee-for-Service network.
2. Assumes 100% coverage and waived deductible on Type I expenses.

Life's brighter under the sun



Make the most of your dental plan

The best part? There's no need to calculate benefits year to year or worry about exceeding thresholds and expense type limits. Enrolled employees can immediately make the most of their dental plans because Type I expenses are not counted toward the plan maximum on the first day of coverage. We make routine care easy for employees to understand and hassle-free for employers.

To learn more about how Sun Life can provide comprehensive dental plans to your customers, call your local Sun Life Financial sales representative.



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www.sunlife.com/us

Group dental insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series GP-A and GC-A. In New York, group dental insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series GP-A-1 and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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