



DENTAL

Preventive Max Waiver®

Encouraging good oral health by not applying preventive treatments to the maximum.

A Lifetime of Smiles® option, Preventive Max Waiver provides members the same coverage for preventive services, without it counting towards their annual maximums. This makes more benefit dollars available for other care!

Preventive Max Waiver:
• Encourages preventive dental care and wellness
• Provides the same coverage without depleting the maximum
• Makes available more maximum dollars for costlier dental procedures

The national average for two exams, two cleanings and a set of bitewing x-rays is

\$371.¹

A molar root canal and associated services could exceed

\$1,000.¹

It's simple

Donna knows the importance of maintaining good oral health so this year during two checkups she has received five preventive treatments (two exams, two cleanings and one set of bitewing x-rays). See the Preventive Max Waiver (PMW) savings:



Dental Services	With PMW			Without PMW		
	PMW Plan Pays	Member Pays	Maximum Left	Plan Pays	Member Pays	Maximum Left
• 2 Exams	\$371	\$0	\$1,000	\$371	\$0	\$629
• 2 Cleanings						
• Bitewing X-rays						

The extra \$371 Donna has in her annual maximum will come in handy, because at her last exam she found out she needs to get a root canal!

This fictional example is for illustrative purposes only. The facts presented were designed to demonstrate the benefits of the Preventive Max Waiver dental option.

1. 2018 Fair Health Data.

*Not yet available in all states.

This dental 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").

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.

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