



Fact sheet

Flexible plan designs

- active PPO—lower out-of-pocket expenses for in-network care^{1,2}
- passive PPO—the same deductibles and coinsurance levels for both in-network and out-of-network care¹
- Maximum Allowable Charge—a lower-cost PPO (active or passive) alternative that takes advantage of negotiated discounts for in-network services but has reduced benefits for those using out-of-network providers¹
- Dual Select—offers members a choice of two plans—a lower-cost option and a higher-cost option—with the administrative ease of one
- Voluntary—any plan can be designed to share some or all of the cost with your employee
- Administrative Services Only—for employers with 100+ employees who wish to self-fund their dental plan³

Built-in incentives to encourage preventive care

- expenses incurred for preventive care do not count toward the calendar year maximum
- an extra cleaning during pregnancy

Access to a nationwide network of dentists

Through our relationship with United Concordia Dental, employees save on out-of-pocket expenses by visiting any one of more than 75,000 dentists at over 154,000 access points nationwide in the Advantage Plus network.⁴

Because this network is one of the largest in the industry, it's easy for employees to find quality care from a network dentist, no matter where they live.⁴ The network is backed by quality assurance and utilization review programs, which review claims both pre- and post-payment. This ensures that your employees receive the right care for their specific dental health needs.

Ability to make things easy

Enrollment support

- full communication support
- enrollment materials, including enrollment forms, handouts, and customized benefit summaries

Money-back service guarantee⁵

- 99% accuracy in making claims determinations
- 90% of claims will be processed within 15 days of receipt of required information
- 1-day response time to customer phone calls, letters, and e-mails
- 100% customer satisfaction

Robust eServices

Employers can go online anytime to:

- update membership and eligibility
- view and print explanation of benefits (EOB) forms
- grant access to other users, including brokers

Employees can:

- quickly search for local dentists
- order dental ID cards
- view and print explanation of benefits (EOB) forms
- verify eligibility
- view benefits and claim status
- check deductibles
- find dental health educational materials

Focus on personal service

- local service from 34 sales and service offices located across the country
- each customer is assigned a knowledgeable and responsive account manager to install the case and respond to any question, large or small

International financial strength

About Sun Life

- Sun Life provides protection to over 20 million people across six continents
- Sun Life is a member of the Forbes Global 2000⁶
- Independent ratings place us among the top of North American financial organizations
- Fifth-largest life insurance company in North America based on market capitalization⁷

To learn more, call your local Sun Life Financial group representative today.



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1. Discounts on noncovered services provided by in-network providers may not be available in all areas.

2. Active PPO may not be available in all states.

3. Dental ASO is not insurance. Claims administration services are provided by United Concordia Companies, Inc.

4. Ranked by Sun Life Financial in terms of unique dentists based on information provided by NetMinder as of March 2011.

5. Any payment will be paid, by check, at the end of a policyholder's policy year. To obtain a payment, a policyholder must request it in writing. Sun Life Financial will determine whether a payment is made. Sun Life Financial's maximum liability under this guarantee is limited to the lesser of 3% of a policyholder's annual dental premium or \$5,000. The maximum payment for breach of the service standard is one-third of the maximum liability, or \$1,667 each for claims service, customer service, and overall satisfaction guarantee. Applies only to 10+ Group Dental products.

6. Sun Life is #236 in the 2010 edition on www.forbes.com.

7. Based on market capitalization data as of December 31, 2010, compiled by Sun Life Financial using data provided by Bloomberg.

The network is made available through an agreement with United Concordia Companies, Inc. Claims administration services are provided by United Concordia Companies, Inc.

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 GP-A and GC-A. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series GP-A and GC-A. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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