

## GROUP DENTAL

# Our Prepaid/DHMO dental plans keep your employees smiling

Prepaid/DHMO dental<sup>1</sup> is a great addition for any group benefits plan. The best thing about prepaid is how easy it is for employees and their families. There isn't much they need to do or keep track of with these plans. Add to that the affordable monthly rates and low out-of-pocket costs, and you have a plan employees will really appreciate.

### How are these plans different from PPO dental plans?

Prepaid/DHMO dental plans provide dental benefits according to a fixed copayment schedule. Here are some common plan features:

- No deductibles
- No claim forms<sup>2</sup>
- No annual maximum
- No referral required for Specialist benefits
- Benefits are payable for pre-existing dental conditions within the copayment schedule
- Includes cosmetic services, such as bleaching
- Additional Orthodontia and Specialist benefits are available

### So how exactly does a prepaid plan work?

1. Employee will select a dentist from our network at enrollment.
2. We will add the employee to the dentist's roster as of the plan effective date.
3. Employee can contact the dentist for an appointment after the plan effective date.
4. At time of service, employee will pay their fixed copayment amount directly to their dentist.

That's it. The employee won't need to file any claims or do anything further.

### To learn more, call your local Sun Life employee benefits representative.

1. Plans are only available in the following states: AL, AZ, CA, CO, FL, GA, IL, KS, KY, MO, NE, NJ, NM, NY, OH, OK, PA, TN, TX, UT, WI

2. Except for emergency services.

Not approved for use in NM.

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").

Prepaid dental products are provided and administered by Sun Life Assurance Company of Canada (SLOC) under Form Series BDC-GDSA, PDC, and are provided by prepaid dental companies, affiliated with SLOC, under Form Series BDC-GDSA, UDC-CA-GA06-UDC, UDC-CA-GA06-89, FB-NJ-0281, UDC-09-GDSA-TX, PDC in certain states except New York. Prepaid dental companies are Denticare of Alabama, Inc., United Dental Care of Arizona, Inc., UDC Dental California, Inc., United Dental Care of Colorado, Inc., Union Security DentalCare of Georgia, Inc., United Dental Care of Missouri, Inc., Union Security DentalCare of New Jersey, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc., and United Dental Care of Utah, Inc. In New York, prepaid dental products are provided and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Form Series BDC-GDSA-NY. SLOC an SLHICUS are members of the Sun Life Financial Inc. group of companies.

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