

DENTAL

Lifetime of Smiles® for better overall health

Sun Life is excited to offer our Lifetime of Smiles dental health program. The program is dedicated to improving the smiles of our members for a lifetime!

Lifetime of Smiles® includes:	You may also choose to include:
<ul style="list-style-type: none"> • Brush biopsies for early detection of oral cancer. • Genetic testing to help identify individuals who are at genetic risk for gum disease.³ • Periochips to control bacteria and reduce the size of periodontal pockets.^{2,3} • Online Dental Health Center a trusted resource that offers members the most up-to-date information available on preventive dental care. 	<ul style="list-style-type: none"> • Four cleanings per year to help prevent gum disease (coverage up to 4 periodontal cleanings in a 12 month period).^{1,2,3} • Posterior tooth-colored fillings preferred by many dentists and their patients.

Preventive Max Waiver^{®3} offers your clients even more freedom in how they spend their dental benefit dollars

Preventive Max Waiver allows families and individuals to get routine dental care without tapping into their annual maximums. This is an option to Lifetime of Smiles selected by the employer. Adding this option with Family Share Max[®] allows even greater flexibility for dental plan dollars.

Some things are meant to be shared – Family Share Max

Family Share Max³ is an innovative way for families to maximize their dental insurance coverage by allowing them to pull from one shared dental coverage pool in the way that can most effectively meet their particular needs and budgets, replacing traditional individual maximums. This is an option to Lifetime of Smiles selected by the employer.

With Brite Solutions[®] the smile says it all!

We recognize how important a great smile is to you and your employees and the benefits of having the smile you want and deserve. Brite Solutions covers tooth-colored crowns on posterior teeth and whitening with a separate lifetime maximum.

130,000+ unique dentists for even more flexibility

Our PPO dental network – Sun Life Dental Network[®] – ranks among the largest in the nation.⁴ With over 130,000 unique dentists it gives members access to more in-network dentists, helping them reduce out-of-pocket costs for covered procedures and treatments.⁵ So members have even more flexibility in spending benefit dollars... and even more reasons to smile!

To learn more, call your local Sun Life Employee Benefits Representative.

This dental insurance 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").

1. Dental prophylaxis cleaning is limited to 1 time in any 6 month period and periodontal maintenance procedure is limited to 1 in any 3 month period.

Total number of combined dental prophylaxis cleanings and periodontal maintenance procedures cannot exceed 4 in a 12 month period.

2. Classification of services varies by plan design.

3. Currently not available in all states.

4. Netminder data as of March 2019 and based on unique dentist count. For more information, please visit www.netminder.com.

5. 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.

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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