



SMILE

GROUP DENTAL

Plans to brighten up
your benefits





Brighten up your employee benefits with Group Dental from Sun Life.

Next to group medical coverage, dental insurance continues to be the most popular employee benefit.¹

A strong, effective dental insurance plan can help attract and retain talented employees. Helping employees maintain good oral health can also help avoid future medical costs, reduce time away from work, and build morale and productivity.

But while the decision to include dental insurance in your benefit program may be an easy one, the selection of your plan provider gets more complicated. You want comprehensive dental coverage that meets your employees' needs—from easy enrollment to prompt claim service—at a cost that works within your budget.

A hand is visible on the left side of the page, holding a yellow scribble graphic that resembles a sun or a stylized logo. The scribble consists of several overlapping, irregular yellow lines and dots. The background of the page is a blurred outdoor scene with a body of water and trees in the distance.

Finally, a Group Dental insurance provider with a record of financial strength, a dedication to service, and a wide range of plans to meet the needs of your business and your employees.



Stability, longevity, and support you can depend on for years to come

The insurance subsidiaries of Sun Life Financial enjoy strong financial ratings. Independent rating agencies place us among the highest-rated insurance companies in the United States.² We've provided Group Dental insurance for more than 25 years and have the stability and expertise you want from an insurance company.

- We've been in the employee benefits business since 1924.
- We are one of the top 10 group insurance carriers in the U.S.³
- We protect more than 12 million people in the U.S. with Group Life, Disability, Dental, and medical Stop-Loss insurance.⁴
- We support over 33,000 customers.⁴
- We manage \$2 billion of in-force business.⁴
- We have 34 local sales and service offices.

Comprehensive dental benefits with service that's fast and smart

Consultative customer service

Sun Life's Dental Customer Service is ready to help employees understand their dental benefits. Employees can call with any dental question, from what's covered under the plan to dependent eligibility and pre-determination of benefits before having a high-cost dental procedure. After business hours, our automated system gets employees the answers they need regarding covered benefits, finding providers, checking claim status, and more.

Voluntary enrollment support

To help make your voluntary dental plan a success, we provide enrollment support including innovative communications materials and personalized enrollment kits for employees. Each kit explains the dental plan in plain language, shows employees how much it will cost, and includes any required forms.

Swift dental claims service

At Sun Life, we are committed to providing responsive service and prompt, accurate claims processing. Dentists can easily submit claims

electronically or by mail. Once received, our claims processing system scans each one, allowing us to process claims in real time.

Online tools for employers and employees

Our portal for employers and benefits administrators—www.sunlifeconnect.com—makes ongoing management of your group dental benefits easy. Once you register, you can go online anytime to manage and restrict user access, manage employees on the plan, download forms, e-mail Sun Life in a secure environment, and more. Visit www.sunlifeconnect.com and click Watch this Demo for details.

Employees with a Sun Life Dental plan can log on to www.sunlifedentalbenefits.com to find a local dentist, view and print dental Explanation of Benefits (EOB), view dependent information, order replacement ID cards, learn about dental insurance, and more. Dependents over 18 years old can create their own profiles too, which is especially helpful for students covered under the plan and living away from home.

Did you know?

Sun Life also offers Group Life, Long-Term Disability, and Short-Term Disability plans for groups of all sizes. Imagine a full suite of employee benefits with one account manager, one plan administration site, one website for employees, and one toll-free customer service line for all your employees' benefit questions . . .

To learn more, call your broker or our Employee Benefits Internal Sales Desk at 877-736-4739.

Flexible plans with value-added options and a nationwide network

Our flexible Dental plans mean you can tailor one or two plans to meet your employees' needs while keeping an eye on your bottom line. Here's how it works:

Pick a PPO plan that works for you	
Participating Provider Organization (PPO)—Active	An active PPO plan offers discounted procedure rates ⁵ and lower out-of-pocket expenses when employees visit a dentist in the PPO network. <i>Great for groups with employees and their dependents who routinely use their dental benefits.</i>
Participating Provider Organization (PPO)—Passive	A passive PPO plan offers the discounts of a PPO but with the same deductibles and co-insurance levels for both in-network and out-of-network care. <i>Great for groups with employees who want to continue to see their current providers, regardless of network.</i>
Maximum Allowable Charge (MAC)	A MAC plan is a PPO plan that reimburses out-of-network costs based on a fee schedule. <i>Great for groups that need a cost-effective dental solution.</i>
Dual Select	Pick two plans! A Dual Select, or “high-low,” plan design gives employees the choice of a basic dental plan and an enhanced plan with richer benefits. <i>Offering two levels of coverage can help you offer the right benefits at the right price. Available to groups with 20+ employees.</i>
Fund the way you need to	
Fully insure	Fully insured plans with at least 150 employees are eligible to lock in a rate for 2 years. Talk to your Sun Life sales representative for details.
Share the cost	Share all or part of the cost of any PPO plan with employees for a Voluntary offering. Requires 20% participation and 10+ enrolled employees.
Self-fund	Prefer to self-fund your dental plan? Let Sun Life adjudicate and administer your claims with our Administrative Services Only (ASO) offering. And, we'll provide the same great customer service for your plan as we do for ours.

Customize control measures	
Deductibles	Deductibles can be set at \$0, \$50, \$100, or \$150 per employee per year. Dual deductibles can be set for in-network and out-of-network expenses.
Coinsurance	Choose from a wide range of coinsurance levels to define the percentage of reimbursement by expense type, in and out of the PPO network.
Maximums	Set plan maximums for Type I, II, and III expenses, by calendar year or benefit year.
Benefit Waiting Periods	Set Benefit Waiting Periods for Type II and III expenses to help control costs.
Add optional features	
Built-in Routine Care	<p>You can build routine care into your plan and make it easy for employees to visit the dentist and maintain good oral health:</p> <ul style="list-style-type: none"> • \$0 deductible for routine care, such as cleanings, X-rays, fluoride treatment, and sealants for children. • Type I expenses will not count toward the plan maximum. This leaves more coverage for employees and dependents on the plan for more expensive procedures. <p>Built-in Routine Care is a standard policy provision for groups with 2 to 50 employees; optional benefit for groups with 51+ employees.</p>
Annual Maximum Rollover	With the Annual Maximum Rollover provision, employees can roll over unused dental benefits from year to year to use on dental procedures in the future.*
Orthodontia	Add coverage for orthodontia, or Type IV, procedures for adults and children. Orthodontia coverage comes with a lifetime maximum of your choice and a \$0 deductible.
Other coverages	You can also opt to cover implants and composite restorations.

*Thresholds and other limits apply. Contact your Sun Life sales representative for details.

Nationwide PPO network

Every Sun Life Dental plan comes with a PPO network by United Concordia®. Employees can save on out-of-pocket expenses on covered procedures when they visit any network dentist near home or work.

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. Providers can be quickly searched for online at www.sunlifedentalbenefits.com or by calling Dental Customer Service.



Wake up to the benefit of our benefits.

Sun Life has been helping people protect what they love for nearly 150 years. What's different about our employee benefits?

Brighter choices.

We offer you a variety of life, disability, dental, accident, cancer, critical illness, and stop-loss insurance, so you can customize the best plan for your company.

Brighter partners.

We help employees grasp the true value of coverage through our plain language, education, and helpful services.

Brighter focus.

We make employee benefits our core focus, and every day we look at our customers' needs to make our plans more practical and personal.

At Sun Life, we know that offering the right benefits is good for everyone. That's why life's brighter under the sun.

Visit us online:

SunLife.com/us

SunLifeKnowsBenefits.com



Product offerings may not be available in all states and may vary depending on state laws and regulations.



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

1. "Voluntary Benefits: What Is Controlling Employees' Choices?" Sun Life Financial, June 2011.
2. Ratings are subject to change at any time. For the most current ratings, go to www.sunlife.com.
3. Based on in force premium for U.S. business. Source: for Life, LIMRA, U.S. Group Life Sales and In Force Summary of 2011; for Disability, LIMRA, U.S. Group Disability Insurance 2011 Annual Sales and In Force Report; for Dental, LIMRA, U.S. group Dental Plans 2011 Annual Sales and In Force; for Stop-Loss, McKinsey & Company Net Premium Earned data.
4. Information as of year end 2011.
5. Discounts on non-covered services provided by in-network providers may not be available in all areas.

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.

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