



SUN LIFE

## Your best partner for dental and vision

Flexible benefits, a nationwide network  
and fast, personalized service



# Flexible benefits, a nationwide network and fast, personalized service

Through flexible plan options, tools that empower employees to understand and use their benefits, and access to large national provider networks, we can be your best partner and deliver dental and vision plans that work.

Dental is the **2nd most offered** benefit after medical.<sup>1</sup>



## Dental care and vision care are tied to overall wellness

An estimated **164 million** work hours are lost each year due to oral disease.<sup>2</sup>



**59%** of adults report experiencing symptoms of digital eye strain, such as blurred vision or headaches.<sup>3</sup>



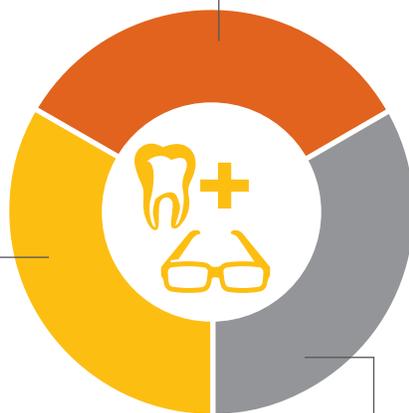
**Gum disease** can increase the risk of other health problems such as **heart disease** and **diabetes**.<sup>4</sup>



## Our full-range of plans provide you with choices

Prepaid/  
DHMO Plans

PPO Plans  
• MAC Plans  
• Active Plans  
• Passive Plans



Vision Plans  
• Fully-insured  
• Discount Vision Plan (only available with dental)

Additional dental plan options include:

- ✓ Dual or Triple Choice (for companies with 20+ (Dual) or 30+ (Triple) employees)
- ✓ High/Low (for companies with 20+ employees)
- ✓ Administrative Services Only (for companies with 50+ employees)<sup>5</sup>
- ✓ Rate guarantees or renewal rate caps

Three fully-insured vision plan options, backed by the largest network of private-practice eye care providers in the U.S. through VSP<sup>®6</sup>

Combine our dental plans with **Vision** insurance for an all-around great package for your Clients.



# The right dentist is just as important as the size of our network

We believe a dental network is really just a network of one...the one dentist that an employee would like to see. With our large networks your employees are more likely to find their one dentist.

## 130,000+ unique dentists for even more flexibility

Our PPO dental network—Sun Life Dental Network®—is one of the largest in the nation.<sup>7</sup>

With over 130,000 unique dentists it gives your employees access to more in-network dentists, helping them reduce out-of-pocket costs for covered procedures and treatments.<sup>8</sup> So they have even more flexibility in spending benefit dollars...and even more reasons to smile!



## Our Prepaid Network is ready to serve with:

### Access

One of the largest prepaid dental networks



### Confidence

The majority of our prepaid dentists are also in our PPO network



## Dental Network Optimization<sup>9</sup>: Recruiting the right dentists for your employees

We realize that no matter how large our current network is nationally, it doesn't help your employees if their dentists are not in our network. So we have developed a program to recruit the dentists that matter the most. One of our dental network managers will execute a personalized, targeted recruiting effort specific to your company.



# Your best partner cares about you and your employees

## Lifetime of Smiles<sup>®10</sup> for better overall health

### Included at no cost:

- Brush biopsies
- Genetic testing<sup>11</sup>
- Periochips<sup>11, 12</sup>
- Online Dental Health Center



### Helpful tools and resources

- Check out our PPO Network Comparison Tool to see how we stack up.
- Request a Disruption Report to quantify the value of our dental network.
- Access our mobile app—Benefit Tools—to view plan benefits and find a dental or vision provider on the go.



## Reliable and accurate claims administration

- Administered 2 million claims in 2019
- Dedicated Easy Start team supports new clients/employees transitioning to Sun Life
- Claims administration that is accurate and timely, backed by our service guarantee





One Sun Life Executive Park • Wellesley Hills, MA 02481  
866-683-6334 • [www.sunlife.com/us](http://www.sunlife.com/us)

## We're here for you

To learn more about how Sun Life can help you, please contact your local Sun Life representative.

## What you can expect

**Flexible** plan options that meet your needs

**Access** to dental and vision providers across the country through large national provider networks

**Educational resources** to help members understand their benefits and make informed benefit decisions

**Easy administration** for employers and employees through our online and mobile tools

1. 2018 Health and Workplace Benefits Survey, Employee Benefit Research Institute.

2. <https://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health> (accessed on 01/24/20)

3. The Vision Council <https://www.thevisioncouncil.org/content/digital-eye-strain> (accessed on 01/23/20)

4. American Academy of Periodontology [http://www.perio.org/consumer/love\\_the\\_gums\\_you%27re\\_with](http://www.perio.org/consumer/love_the_gums_you%27re_with). (accessed on 01/23/20)

5. Dental ASO is not insurance.

6. Netminder as of December, 2019.

7. Netminder data as of September 2019 and based on unique dentist count. For more information, please visit [www.netminder.com](http://www.netminder.com).

8. Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA®), and dentists under access arrangements with other dental networks.

9. Available to groups with over 100 lives.

10. Not available with Prepaid or DHMO plans.

11. Not available in Montana, New Hampshire, New York, and Vermont.

12. Classification of services varies by plan design.

This dental or vision plan does not provide coverage for pediatric oral health or vision 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 (SLOC) (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. Prepaid dental products are provided and administered by 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., United Dental Care of New Mexico, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc., and United Dental Care of Utah, Inc. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Policy Form Series 15-GP-01, 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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