



Dental Insurance

Coverage that can put a smile on your face

Regular dental care is an important part of maintaining your overall health. Unfortunately, a trip to the dentist's office can be costly, even if it's just for a routine cleaning. When you factor in more advanced procedures, such as crowns, root canals and oral surgery, you could be left with numerous expenses.

Dental insurance from Colonial Life & Accident Insurance Company covers a wide range of treatments and provides a fixed benefit amount for covered dental procedures, making it a great fit for individuals and families.

- You have the freedom to choose any dentist you want and still receive the same benefit amounts.
- If you select a network dentist, you'll receive discounted services.
- You may receive immediate benefits for routine cleanings and X-rays.
- Benefits are paid based on the exact amount defined in the policy.
- There are no deductibles, no precertification and no co-insurance.



Nearly 50% of all adults
aged 30 or older
(about 65 million people)
have signs of gum disease.

CDC, At a Glance 2016 Oral Health, 2016



Advantages of dental insurance

- Coverage options are available for you, your spouse and your eligible dependents.
- You're paid the same benefit amounts – regardless of which dentist you see or any other insurance you may have.
- You can take coverage with you if you change jobs or retire.
- Rates do not increase because of your age.



Benefits that fit your life

Dental insurance can help protect your budget by providing benefits for a variety of procedures.

Dental wellness, X-rays, fillings and basic services

You can have numerous expenses after just one routine cleaning. Fortunately, your benefits can help with many of these basic costs, and you may receive extra savings on all covered procedures by choosing a network dentist.

Pain management and adjunctive services

A root canal, cavity or other dental issue could cause serious discomfort. Medication, anesthesia and other treatments can help ease the pain, and your coverage can help ease the strain on your wallet.

Crowns and major services

You may think you won't have anything more elaborate than the occasional filling, but your coverage could help you pay for crowns, bridges and other major services.

Oral surgery, gum treatments and prosthetic repair

Impacted wisdom teeth, jaw problems and other dental issues could require surgery. Your benefits can help provide extra financial protection for these more advanced procedures.

Major prosthetic services

Prosthetics aren't just used to help with the natural aging process. An accident or a serious dental problem could create a need for these services, and you can be prepared.



Routine dental visits can help detect oral health problems early when treatment is likely simpler and more affordable.

American Dental Association, *Questions About Going to the Dentist*, MouthHealthy.org, 2017

Coverage options

- Employee
- Employee and spouse
- Employee and dependent children
- Family – employee, spouse and dependent children

Dental insurance offers benefits for more than 400 covered dental procedures. For a full list of covered procedures, visit [ColonialLife.com/dentalbenefits](https://www.coloniallife.com/dentalbenefits).

Dental wellness

Examples: routine exam, cleaning, fluoride rinse
No waiting period

Radiographic image procedure (X-ray)

No waiting period

Fillings and basic services

Examples: fillings, viral culture
Three-month waiting period

Pain management and adjunctive services

Examples: nitrous oxide, sedation, general anesthesia
Three-month waiting period

Other preventive services

Examples: sealant, space maintainer
Six-month waiting period

Oral surgery, gum treatments and prosthetic repair

Examples: fracture repairs, tooth removal, graft surgery
Six-month waiting period

Crowns and major services

Examples: crowns, root canal therapy
12-month waiting period

Major prosthetic services

Examples: dentures, dental implants
24-month waiting period



Claims will be administered by HealthPlan Services, a trusted third-party administrator. Most dental offices will file claims electronically for policyholders.

Policyholders can also view their claims information by visiting [HPSClaimServices.com](https://www.hpsclaimservices.com) or calling 877-477-4065.



ColonialLife.com

Additional savings

You may receive additional savings by selecting a dentist from the Maximum Care Dental Network. This network provides access to dentists nationwide who offer discounted services. Even if you choose a dentist who isn't in the network to perform your covered dental procedure, you'll still receive the same benefit amounts.

To find out if your dentist or a dentist close to you is in the Maximum Care Dental Network, visit careington.com/co/maxcare or call 800-290-0523.

Optional riders

For an added cost, you may have the option of purchasing additional riders for even greater financial protection. Talk with your benefits counselor to learn more about these riders.

- **Orthodontic benefit rider** – This rider provides \$500 for the initial orthodontic treatment. After the initial treatment, this rider provides \$50 for treatment involving a covered orthodontic procedure. There is a maximum payment of one treatment per month for up to 18 treatments and a lifetime maximum of \$1,400 payable per covered person. There is a 24-month waiting period.
- **Vision rider** – This rider provides a \$50 benefit for an eye exam and \$50 for vision correction materials. Maximum of one benefit for eye exam and one benefit for vision correction materials per covered person per calendar year. There is a 30-day waiting period.

Talk with your Colonial Life benefits counselor to learn more about dental insurance.

WAITING PERIODS

Each benefit category except dental wellness and radiographic image procedure (X-ray) has a waiting period. Policyholders must satisfy the waiting period before they are eligible for benefits. Procedures performed prior to expiration of the waiting period are not covered.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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