

DENTAL INSURANCE

Sun Life Financial

Group Enrollment form



☒ Sun Life Assurance Company of Canada
One Sun Life Executive Park
Wellesley Hills, MA 02481

☐ Sun Life and Health Insurance Company (U.S.)
One Sun Life Executive Park
Wellesley Hills, MA 02481

1 General information

Employer name Town of Weymouth		Account/policy number 5484911	Location	Date effective
Street address 75 MIDDLE STREET		City WEYMOUTH	State MA	Zip code 02189
Type of activity: <input type="checkbox"/> New Enrollment <input type="checkbox"/> Change Reason:		Occupation		

2 Employee information

Employee's Full Legal Name (First, MI, Last)		<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth
Street Address		City	State Zip Code
Marital Status	Social Security Number	Phone number	
Date employed: <input type="checkbox"/> Full-Time Date: <input type="checkbox"/> Part-Time Date: <input type="checkbox"/> Rehire <input type="checkbox"/> Return from layoff Date:			
Current Active Employment Type # of hours <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time		Employee Status: <input type="checkbox"/> Management <input type="checkbox"/> Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Union <input type="checkbox"/> Non-Union <input type="checkbox"/> Retired	Salary

You need to complete all sections of the enrollment form including electing or refusing insurance coverage below from one of the insurance companies above, outside of New York, and sign it. This must be done either during the enrollment period or within 31 days of your eligibility date. Benefits completely paid by your employer ("non-contributory benefits") cannot be refused. Not all of the benefit options listed below will be necessarily available to you. Your employer will tell you which benefits are available and what your Maximum Guaranteed Issue amount is. See the Evidence of Insurability section for details.

3 Benefit elections

Dental coverage: Underwritten by Sun Life Assurance Company of Canada (Wellesley, MA)

If you refuse Dental benefits for yourself, you automatically refuse these benefits for any dependents. If you refuse any benefit now, and later request to add that benefit, your coverage may be limited as outlined in the plan certificate of coverage.

For more information, please contact your employer.

Dental ☐ Elect ☐ Refuse
☐ Employee
☐ Family

Plan Option: ☐ Basic
☐ Enhanced
☐ Enhanced Plus

The certificate provides dental benefits only. Review your certificate carefully.

4 Dependent information

Please complete this entire section if you are selecting dependent coverage. No employee can be insured as a dependent when he/she is also insured as an employee for any benefit under the same policy.

If more space is needed, please add additional pages.

Relationship	Full legal name (First, MI, Last)	Gender	Social Security number	Date of birth	Check if elected
					Dep Dental
Spouse / Partner					<input type="checkbox"/>
Children					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

5 Authorization information

I understand that:

- I am requesting coverage under a Group Insurance policy offered by my employer. This coverage will end when my employment terminates.
- My employer will deduct all or part of the premium for contributory coverage from my pay.
- If I am not actively at work due to injury, illness, layoff or leave of absence on the date that any initial or increased coverage is scheduled to start under the plan, such coverage will not start until the date I return to work.
- When required by the coverage, if my spouse or any of my dependent children are confined due to an injury or illness, as required by the coverage, on the date that any initial or increased coverage is scheduled to start under the plan, such coverage will not start until the date they are no longer confined and are able to perform their normal activities.

By signing below, I am representing that the information I have provided is true and correct to the best of my knowledge and belief.

X

Employee Signature

Today's Date

To the Employee: Make a copy of this form for your records before submitting it to your employer.

To the Employer: This original enrollment form should remain at the employer's site. Family status, coverage, or beneficiary changes should be recorded on another copy of the Enrollment form.

Dental PPO - Basic

Good news about dental benefits for employees of Town of Weymouth

Why is dental health so important?

Regular dental care does more than just improve smiles. Along with good oral hygiene, it can help you and your family lower your chances of serious health problems.

- Nearly one third of all adults have untreated tooth decay.¹
- According to the Centers for Disease Control and Prevention, approximately 65 million Americans are affected by periodontal disease.²
- Periodontal disease can lead to receding gums, bone damage, loss of teeth, and can increase the risk of other health problems such as heart disease and diabetes.²

How can I get the coverage I need?

Dental insurance offers you a convenient way to get regular dental care and can possibly help prevent life-threatening health problems. And through your employer, you can get this protection at an affordable group rate.

How do I know I'm eligible to participate in this plan?

You can participate in this plan if you are a full-time employee of the policyholder or an associated company, and work in the United States. Full-time means working 20 hours or more per week. Temporary or seasonal workers are not eligible.

Key Advantages of This Plan

- Your plan includes our Lifetime of Smiles® program, with benefits many people prefer, such as brush biopsies for the early detection of oral cancer.
- Assurant® Dental Network the PPO network for your plan, includes **100,000+** unique dentists contracted with Dental Health Alliance, L.L.C. (DHA) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist, under PPO plan select your network, or call our customer service at 888.901.6377.

IMPORTANT:

Coverage for eligible employees will begin July 1, 2018. You must sign up by the Initial Enrollment Deadline, or forfeit the opportunity until the next plan anniversary date.

¹ National Institute of Dental and Craniofacial Research. *Dental Caries (Tooth Decay) in Adults (Age 20 to 64)*. March 2016

² American Academy of Periodontology (Perio.org). *Gum Disease Prevalence Surpasses Diabetes with Nearly 65 Million Affected*. April 2016

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How does my plan work?

Your plan covers a range of services for you and your family. Highlights of your benefits can be found below. Benefits are paid after any applicable deductible has been met, up to the annual maximum. For more specific information, please ask to see the certificate of insurance.

Why is Dental insurance a smart choice?

Compare the annual cost of your Dental insurance with paying your dental expenses yourself:

National Average Retail charge¹ for dental procedures:

Adult Cleaning	\$89	Twice yearly =	\$178
Oral Examination	\$49	Twice yearly =	\$98
Bitewing x-rays	\$60		
Total annual cost for preventive care			\$336

Other services you may need:

Fluoride treatment	\$41
One surface filling	\$152
Root canal	\$1,077
Crown	\$1,065
Gum scaling	\$232

¹Average Retail Costs were determined by Union Security Insurance Company and Union Security Life Insurance Company of New York national claims analysis for the year 2015. The costs represent a mean average rounded to the nearest dollar representing what you may pay without plan services.

Your Cost for Dental Insurance

Cost for Dental Insurance	MONTHLY Cost*
For you	\$35.52
For you and your family	\$94.57

* Your actual cost may vary depending upon your employer's contribution towards the cost of the plan.

How can using a network dentist help lower my costs?

You are free to use the dentist or specialist of your choice. However, when you choose a dentist in the Assurant[®] Dental Network, your plan's PPO network, you may save money. Using a network dentist may lower your out-of-pocket costs and can make your annual maximum go further.

The dental network for your plan includes **100,000+** unique dentists contracted with Dental Health Alliance, L.L.C.[®] (DHA[®]) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist, under PPO plan, select your dental network, or call Customer Service at **888.901.6377**.

Plan Features					
Deductible	In Network	Out-of-Network	Calendar Year Maximum For each person	In Network \$1500	Out-of-Network \$1200
Per person, per calendar year Waived for Class I Preventive Family limit of 1 individuals	\$0 Yes	\$0 Yes			
Coinsurance Percentage			Orthodontia Benefits		
Class I Preventive	80%	80%	Not included		
Class II Basic	50%	50%			
Class III Major	50%	50%			

Class I Preventive Dental Services, Including:

- Oral evaluations – twice in any 12-month period
- Routine dental cleanings – twice in any 12-month period
- Fluoride treatment – once in any 6-month period. *Only for children under age 19*
- Sealants – no more than once per tooth per person, only for permanent molar teeth. *Only for children under age 16*
- Genetic test for susceptibility to oral diseases
- Bitewing x-rays – once in any 12-month period
- Panoramic or complete series x-rays – once in any 60-month period

Class II Basic Dental Services, Including:

- New fillings
- Replacement fillings – once in any 24-month period per filling
- Space maintainers. *Only for children under age 19*
- Simple extractions, removal of exposed roots, incision and drainage
- Complex extractions
- Complex oral surgery
- Biopsy (including brush biopsy)
- General anesthesia and IV sedation when medically required

Class III Major Dental Services, Including:

- Fixed partial dentures (bridges) and full and partial dentures (removable)
- Endodontics (includes root canal therapy)
- Endodontic retreatment (covered after 24 months have passed from initial treatment)
- Minor gum disease treatment: (minor periodontics)
 - Scaling and root planing – once in any 24-month period per area
 - Localized delivery of antimicrobial agents
 - Periodontal maintenance – once in any 6 consecutive months
- Major gum disease treatment: (major periodontics)
 - Gingivectomy, osseous surgery, other major periodontic procedures – once in any 36-month period per area
- Stainless steel crowns. *Only for children under age 19*
- Inlay, onlay, and crown restorations

Waiting Periods

For a complete description of services and waiting periods, please review the certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any class of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services.
- No waiting period for major services.

Who are eligible dependents?

Those qualified to be covered under your dental plan include your spouse and children less than age 26. See your certificate or group insurance policy for additional eligibility details.

Dental plan provisions, limitations and exclusions

Benefit Adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternate Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the charge for any dental treatment is expected to exceed \$300, it is recommended that a dental treatment plan be submitted to Sun Life Financial for review before treatment begins.

Late Entrant Limitation

If you apply for dental insurance more than 31 days after a covered person first becomes eligible, the person is a late entrant. The benefits for the first 12 months of coverage for late entrants will be limited as follows:

Time Insured Continuously Under the Policy

Less than 6 months

At least 6 months but less than 12 months

At least 12 months

Benefits Provided for Only These Services

Preventive Dental Services

Preventive and all Basic Dental Services

Preventive, Basic and Major Dental Services

We will not pay for any treatment that is started or completed during the late entrant limitation period.

Other Important Plan Provisions

Benefits are not payable for the following, unless such insurance is provided under the list of covered dental services:

Treatment or an appliance which is not dentally necessary, is experimental or temporary in nature, or does not have uniform professional endorsement, treatment related to procedures that are part of a service but are not reported as separate services, reported in a treatment sequence that is not appropriate or misreported or that represent a procedure other than the one reported, appliances, inlays, cast restorations, crowns, or other laboratory prepared restorations used primarily for the purpose of splinting, any treatment or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension, the alteration or restoration of occlusion, except for occlusal adjustment in conjunction with periodontal surgery, bite registration, bite analysis, attrition or abrasion, replacement of a lost or stolen appliance or prosthesis, educational procedures, including but not limited to oral hygiene, plaque control or dietary instructions, completion of claim forms or missed dental appointments, personal supplies or equipment, including but not limited to water piks, toothbrushes, floss holders, or athletic mouthguards, administration of nitrous oxide or any other agent to control anxiety, treatment for a jaw fracture, treatment provided by a dentist, dental hygienist, or dentist who is an immediate family member or a person who ordinarily resides with a covered person, an employee of the policyholder, or a policyholder, hospital or facility charges for room, supplies or emergency room expenses or routine chest x-rays and medical exams prior to oral surgery, treatment provided primarily for cosmetic purposes, treatment which may not reasonably be expected to successfully correct the person's dental condition for a period of at least 3 years, crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth which do not have extensive decay or fracture and can be restored with an amalgam or composite resin filling, any treatment required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the temporomandibular joint or its associated structures, treatment for implants, implant abutments, implant supported prosthetics (crown, fixed partial denture, dentures) or any other services related to the care and treatment of the implant, treatment for the prevention of bruxism (grinding of teeth), orthodontic treatment, treatment performed outside the United States, except for emergency dental treatment (the maximum benefit payable to any person during a benefit year for covered dental expenses related to emergency dental treatment performed outside the United States is \$100), treatment or appliances at which are covered under any Workers' Compensation Law, Employer's Liability Law or similar law (a person must promptly claim and notify us of all such benefits), treatment for which a charge would not have been made in the absence of insurance, treatment for which a covered person does not have to pay, except when payment of such benefits is required by law and only to the extent required by law.

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").

State variations can exist; please contact Sun Life Financial for additional information.

Dental PPO - Enhanced Plus (High) and Enhanced (Low)

Good news about dental benefits for employees of Town of Weymouth

Why is dental health so important?

Regular dental care does more than just improve smiles. Along with good oral hygiene, it can help you and your family lower your chances of serious health problems.

- Nearly one third of all adults have untreated tooth decay.¹
- According to the Centers for Disease Control and Prevention, approximately 65 million Americans are affected by periodontal disease.²
- Periodontal disease can lead to receding gums, bone damage, loss of teeth, and can increase the risk of other health problems such as heart disease and diabetes.²

How can I get the coverage I need?

Dental insurance offers you a convenient way to get regular dental care and can possibly help prevent life-threatening health problems. And through your employer, you can get this protection at an affordable group rate.

How do I know I'm eligible to participate in this plan?

You can participate in this plan if you are a full-time employee of the policyholder or an associated company, and work in the United States. Full-time means working 20 hours or more per week. Temporary or seasonal workers are not eligible.

Key Advantages of This Plan

- Your plan includes our Lifetime of Smiles® program, with benefits many people prefer, such as brush biopsies for the early detection of oral cancer.
- Assurant® Dental Network the PPO network for your plan, includes **100,000+** unique dentists contracted with Dental Health Alliance, L.L.C. (DHA) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist, under PPO plan select your network, or call our customer service at 888.901.6377.

IMPORTANT:

Coverage for eligible employees will begin July 1, 2018. You must sign up by the Initial Enrollment Deadline, or forfeit the opportunity until the next plan anniversary date.

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² American Academy of Periodontology (Perio.org). *Gum Disease Prevalence Surpasses Diabetes with Nearly 65 Million Affected*. April 2016

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How does my plan work?

Your plan covers a range of services for you and your family. Highlights of your benefits can be found below. Benefits are paid after any applicable deductible has been met, up to the annual maximum. For more specific information, please ask to see the certificate of insurance.

Why is Dental insurance a smart choice?

Compare the annual cost of your Dental insurance with paying your dental expenses yourself:

National Average Retail charge¹ for dental procedures:

Adult Cleaning	\$89	Twice yearly =	\$178
Oral Examination	\$49	Twice yearly =	\$98
Bitewing x-rays	\$60		
Total annual cost for preventive care			\$336

Other services you may need:

Fluoride treatment	\$41
One surface filling	\$152
Root canal	\$1,077
Crown	\$1,065
Gum scaling	\$232

¹Average Retail Costs were determined by Union Security Insurance Company and Union Security Life Insurance Company of New York national claims analysis for the year 2015. The costs represent a mean average rounded to the nearest dollar representing what you may pay without plan services.

Your Cost for Dental Insurance

MONTHLY Cost for Dental Insurance	ENHANCED PLUS	ENHANCED
For you	\$56.21	\$38.44
For you and your family	\$163.92	\$102.34

* Your actual cost may vary depending upon your employer's contribution towards the cost of the plan.

How can using a network dentist help lower my costs?

You are free to use the dentist or specialist of your choice. However, when you choose a dentist in the Assurant[®] Dental Network, your plan's PPO network, you may save money. Using a network dentist may lower your out-of-pocket costs and can make your annual maximum go further.

The dental network for your plan includes **100,000+** unique dentists contracted with Dental Health Alliance, L.L.C.[®] (DHA[®]) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist, under PPO plan, select your dental network, or call Customer Service at **888.901.6377**.

What are my plan options?

Your employer is offering you a choice of two plans. Please review the information on the following pages and choose the **one plan** that best fits your needs.

ENHANCED PLUS

Plan Features					
Deductible	In Network	Out-of-Network	Calendar Year Maximum For each person	In Network \$2000	Out-of-Network \$1600
Per person, per calendar year Waived for Class I Preventive Family limit of 1 individuals	\$0 Yes	\$0 Yes			
Coinsurance Percentage			Adult & Child Orthodontia		
Class I Preventive	100%	100%	Class IV Orthodontia coinsurance	50%	50%
Class II Basic	80%	80%	Lifetime orthodontia maximum	\$2000	\$2000
Class III Major	50%	50%			

Class I Preventive Dental Services, Including:

- Oral evaluations – twice in any 12-month period
- Routine dental cleanings – twice in any 12-month period
- Fluoride treatment – once in any 6-month period. *Only for children under age 19*
- Sealants – no more than once per tooth per person, only for permanent molar teeth. *Only for children under age 16*
- Genetic test for susceptibility to oral diseases
- Bitewing x-rays – once in any 12-month period
- Panoramic or complete series x-rays – once in any 60-month period

Class II Basic Dental Services, Including:

- New fillings
- Replacement fillings – once in any 24-month period per filling
- Space maintainers. *Only for children under age 19*
- Simple extractions, removal of exposed roots, incision and drainage
- Complex extractions
- Complex oral surgery
- Biopsy (including brush biopsy)
- General anesthesia and IV sedation when medically required

Class III Major Dental Services, Including:

- Fixed partial dentures (bridges) and full and partial dentures (removable)
- Endodontics (includes root canal therapy)
- Endodontic retreatment (covered after 24 months have passed from initial treatment)
- Minor gum disease treatment: (minor periodontics)
 - Scaling and root planing – once in any 24-month period per area
 - Localized delivery of antimicrobial agents
 - Periodontal maintenance – once in any 6 consecutive months
- Major gum disease treatment: (major periodontics)
 - Gingivectomy, osseous surgery, other major periodontic procedures – once in any 36-month period per area
- Stainless steel crowns. *Only for children under age 19*
- Inlay, onlay, and crown restorations

Class IV Adult and Child Orthodontia

- Limited, interceptive, and comprehensive orthodontic treatment
- Minor treatment to control harmful habits

Waiting Periods

For a complete description of services and waiting periods, please review the certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any class of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services.
- No waiting period for major services.
- No waiting period for orthodontic services.

OR

ENHANCED

Plan Features					
Deductible	In Network	Out-of-Network	Calendar Year Maximum For each person	In Network \$1500	Out-of-Network \$1200
Per person, per calendar year Waived for Class I Preventive Family limit of 1 individuals	\$0 Yes	\$0 Yes			
Coinsurance Percentage			Orthodontia Benefits		
Class I Preventive	100%	100%	Not included		
Class II Basic	50%	50%			
Class III Major	50%	50%			

Class I Preventive Dental Services, Including:

- Oral evaluations – twice in any 12-month period
- Routine dental cleanings – twice in any 12-month period
- Fluoride treatment – once in any 6-month period. *Only for children under age 19*
- Sealants – no more than once per tooth per person, only for permanent molar teeth. *Only for children under age 16*
- Genetic test for susceptibility to oral diseases
- Bitewing x-rays – once in any 12-month period
- Panoramic or complete series x-rays – once in any 60-month period

Class II Basic Dental Services, Including:

- New fillings
- Replacement fillings – once in any 24-month period per filling
- Space maintainers. *Only for children under age 19*
- Simple extractions, removal of exposed roots, incision and drainage
- Complex extractions
- Complex oral surgery
- Biopsy (including brush biopsy)
- General anesthesia and IV sedation when medically required

Class III Major Dental Services, Including:

- Fixed partial dentures (bridges) and full and partial dentures (removable)
- Endodontics (includes root canal therapy)
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- Stainless steel crowns. *Only for children under age 19*
- Inlay, onlay, and crown restorations

Waiting Periods

For a complete description of services and waiting periods, please review the certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any class of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services.
- No waiting period for major services.

Who are eligible dependents?

Those qualified to be covered under your dental plan include your spouse and children less than age 26. See your certificate or group insurance policy for additional eligibility details.

Dental plan provisions, limitations and exclusions

Benefit Adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternate Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the charge for any dental treatment is expected to exceed \$300, it is recommended that a dental treatment plan be submitted to Sun Life Financial for review before treatment begins.

Late Entrant Limitation

If you apply for dental insurance more than 31 days after a covered person first becomes eligible, the person is a late entrant. The benefits for the first 12 months of coverage for late entrants will be limited as follows:

Time Insured Continuously Under the Policy

Less than 6 months

At least 6 months but less than 12 months

At least 12 months

Benefits Provided for Only These Services

Preventive Dental Services

Preventive and all Basic Dental Services

Preventive, Basic and Major Dental Services

We will not pay for any treatment that is started or completed during the late entrant limitation period.

Other Important Plan Provisions

Benefits are not payable for the following, unless such insurance is provided under the list of covered dental services:

Treatment or an appliance which is not dentally necessary, is experimental or temporary in nature, or does not have uniform professional endorsement, treatment related to procedures that are part of a service but are not reported as separate services, reported in a treatment sequence that is not appropriate or misreported or that represent a procedure other than the one reported, appliances, inlays, cast restorations, crowns, or other laboratory prepared restorations used primarily for the purpose of splinting, any treatment or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension, the alteration or restoration of occlusion, except for occlusal adjustment in conjunction with periodontal surgery, bite registration, bite analysis, attrition or abrasion, replacement of a lost or stolen appliance or prosthesis, educational procedures, including but not limited to oral hygiene, plaque control or dietary instructions, completion of claim forms or missed dental appointments, personal supplies or equipment, including but not limited to water piks, toothbrushes, floss holders, or athletic mouthguards, administration of nitrous oxide or any other agent to control anxiety, treatment for a jaw fracture, treatment provided by a dentist, dental hygienist, or denturist who is an immediate family member or a person who ordinarily resides with a covered person, an employee of the policyholder, or a policyholder, hospital or facility charges for room, supplies or emergency room expenses or routine chest x-rays and medical exams prior to oral surgery, treatment provided primarily for cosmetic purposes, treatment which may not reasonably be expected to successfully correct the person's dental condition for a period of at least 3 years, crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth which do not have extensive decay or fracture and can be restored with an amalgam or composite resin filling, any treatment required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the temporomandibular joint or its associated structures, treatment for implants, implant abutments, implant supported prosthetics (crown, fixed partial denture, dentures) or any other services related to the care and treatment of the implant, treatment for the prevention of bruxism (grinding of teeth), treatment performed outside the United States, except for emergency dental treatment (the maximum benefit payable to any person during a benefit year for covered dental expenses related to emergency dental treatment performed outside the United States is \$100), treatment or appliances at which are covered under any Workers' Compensation Law, Employer's Liability Law or similar law (a person must promptly claim and notify us of all such benefits), treatment for which a charge would not have been made in the absence of insurance, treatment for which a covered person does not have to pay, except when payment of such benefits is required by law and only to the extent required by law.

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").

State variations can exist; please contact Sun Life Financial for additional information.

Online Advantage For Members






Who can register for this type of account?

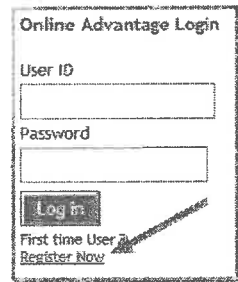
- Employee, spouse or eligible dependent who receives benefits.

What will I be able to do?

- Access your personal plan information, make address changes, view status of claims, and review Explanation of Benefits document.

Creating Your Account.

1. Navigate to our secure website at <https://www.assurantemployeebenefits.com/>.
2. At the home page, in the left navigation pane, select "Register Now".
3. Complete and submit required information to initiate your registration. You will receive an email from onlineadvantage@assurant.com to verify your email address.
4. Click the link provided in your email verification and you will receive additional screens to complete your account registration. 
5. Select "Member" role and click 
6. Enter information in the following required fields:
 - Member ID
 - Date of birth (primary member)
7. Click 
8. Enter your phone number.
9. Enter your desired User ID and password.
10. Select 3 security questions and enter answers.
11. Select boxes to agree to User Agreement and Electronic Business Agreement. 
12. Click 
13. Receive confirmation page.



Online Advantage Login

User ID

Password

☐ First time User? [Register Now](#)

Tips

Member ID: This could be your Social Security Number. If you are unsure of your member ID, please contact your employer.

User ID: Your User ID must have 8 to 30 characters with no spaces or special characters.

Password: Your password must have at least 8 characters, including at least one number, one lowercase letter, and one uppercase letter (no spaces). Password cannot have more than one pair of repeating characters and cannot be the same as your User ID.

Note

You should be able to log in with your newly created User ID and password once your request is processed. If there is a delay in processing your request, you will receive an email within 10 minutes of submitting your information advising you that you may now access your account.

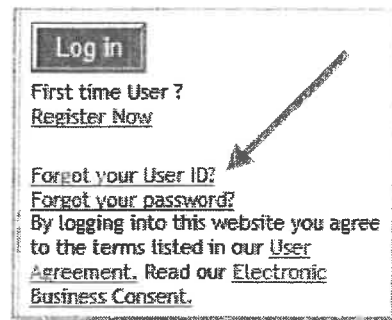
Insurance products are underwritten by Union Security Insurance Company (USIC) (Kansas City, MO) and administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states except New York. Prepaid dental products are provided by USIC and are administered by SLOC, and are provided by prepaid dental companies affiliated with SLOC 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 Michigan, 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, insurance products and prepaid dental products are underwritten or provided by Union Security Life Insurance Company of New York (Fayetteville, NY) and administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance is underwritten by Fidelity Security Life Insurance Company (Kansas City, MO) and is administered by SLOC.

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KC5033C(10/2016)

Forgot Your User ID?

1. Navigate to our secure website at <https://www.assurantemployeebenefits.com/>.
2. At the home page, in the left navigation pane, select "Forgot your User ID?" at the login page.
3. Enter the email address associated with your User ID and submit your request.
4. You will receive an email which contains your registered User ID.

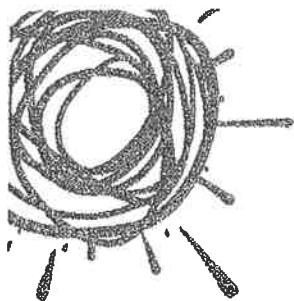


Forgot Your Password?

1. Navigate to our secure website at <https://www.assurantemployeebenefits.com/>.
2. At the home page, in the left navigation pane, select "Forgot your password?" at the login page.
3. Enter your User ID and submit your request.
4. You will receive an email that contains a link to reset your password.
5. Enter a new password using the following criteria:
 - Contains at least 8 characters and includes at least one number, one lowercase letter and one uppercase letter;
 - No spaces;
 - No more than one pair of repeating characters; and
 - Cannot be the same as your User ID.
6. At a minimum, answer 2 of 3 security questions correctly.
 - If you are unable to correctly answer the questions, please contact us at 800.733.7879, ext. 7600 for assistance.

Need assistance?

Call 800.733.7879, x7600 or e-mail onlineadvantage@assurant.com for help with any Online Advantage question.



Life's brighter under the sun

DENTAL

How to find a PPO or DHMO dentist

There are three ways to find an in-network dentist:

Online

1. Go to www.sunlife.com/findadentist
2. You now have three ways to search for a dentist near you:
 - a. Log into your Online Advantage account
 - b. Search with your Group ID
 - c. Select your PPO or DHMO network from the lists provided
3. All three of these methods will bring you to the dentist search screen. Simply complete that form and a list of your local dentists will be generated.

Mobile App



Android



iPhone

1. Download our mobile app, Benefit Tools (available for Android or iPhone).
2. Select Find a Dentist.
3. You now have three ways to search for a dentist near you:
 - a. Log into your Online Advantage account
 - b. Search with your Group ID
 - c. Select your PPO or DHMO network from the lists provided
4. All three of these methods will bring you to the dentist search screen. Simply complete that form and a list of your local dentists will be generated.

Phone

800-522-1313

If you are not currently registered for Online Advantage, you can register at www.sunlife.com/onlineadvantage. Online Advantage gives you access to your personalized dental ID card, benefit and plan details, claim history and more.

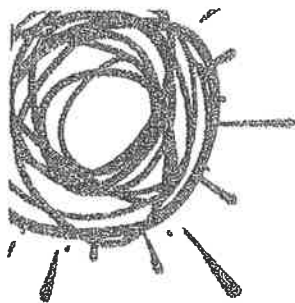


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Wellesley Hills, MA 02481

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Insurance products are underwritten by Union Security Insurance Company (USIC) (Kansas City, MO) under Policy Form Series GP-90, GP-12/GC-12 and administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states except New York. Prepaid dental products are provided by USIC under Form Series BDC-GDSA, BDC-IDSA, PDC and are administered by SLOC, and are provided by prepaid dental companies, affiliated with SLOC, under Policy Form Series BDC-GDSA, BDC-IDSA, UDC-CA-GA06-HDC, UDC-CA-GA06-BQ, UDC-CA-IDSA, FB-NJ-028L, 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, insurance products are underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) under Policy Form Series GP-12 Den PFP NY/GC-12 Den CFP NY and administered by Sun Life and Health Insurance Company (U.S.) (SLHC) (Lansing, MI). In New York, prepaid dental products are provided by Union Security Life Insurance Company of New York (Fayetteville, NY) under Form Series BDC-GDSA-NY and BDC-IDSA-NY and administered by SLHC.

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ONLINE ADVANTAGE

Quick. Smart. Convenient.

Online Advantage for members

Is it important for you to be able to manage your benefits online, on your schedule?
If the answer is yes, we are confident that Online Advantage is the right tool for you.

Questions?

We provide online support with a friendly, dedicated team willing to assist you by e-mail or phone.

Give Online Advantage a try—register today!

What is Online Advantage?

Online Advantage is a tool that allows you immediate access to your plan information. We built Online Advantage for you, our user. It gives you the power to view your benefits and claims on your terms, at your convenience at no additional charge.

Easy registration—sign up today!

Go to www.sunlife.com/onlineadvantage and follow the registration instructions. To complete your registration, you will need your member ID* and date of birth.

*Your member ID may be your Social Security number.

How can Online Advantage help you?

You can:

- View and/or print personalized dental ID cards
- View and/or print benefit information pages
- View most recent dental visits and procedures
- View and/or print booklets
- View status of submitted claims¹
- Find a vision or dental network provider and/or specialist
- Access our Dental Health Center, where you can ask a question, estimate the cost of service, or learn about dental issues

Benefit Tools

Many of these services are also available on our mobile app—Benefit Tools. Download it today!

Android download

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Give Online Advantage a try—register today!
For more information or to register by phone, call 800-733-7879, extension 7600.



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1. Hospital Confinement Indemnity "Gap" claim status is not available online.

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