

Dental insurance

For all eligible employees of Town of Weymouth, policy # 219613

All Eligible Full Time Employees Electing Ortho

Keep your family healthy and smiling bright.

Coverage

Calendar year maximum		
	In network	Out of network
Type I, II and III	\$2,000 per person	\$1,500 per person
Type IV	\$2,000 lifetime	\$2,000 lifetime
Calendar year deductible		
Type I, II, III and IV	In network and Out of network	
Individual	None	
Family	None	
The plan pays the following percentages for procedures		
	In network	Out of network
Type I: Preventive procedures		
• Oral exams	100% of fee schedule	100% of usual and customary*
• Cleanings		
• Sealants		
• Fluoride treatment		
• Problem-focused exams		
Type II: Basic procedures		
• Amalgam and composite restorations	80% of fee schedule	80% of usual and customary*
• Simple extractions		
• Space maintainers		
• Oral surgery		
• General anesthesia		
Type III: Major procedures		
• Crowns	50% of fee schedule	50% of usual and customary*
• Dentures		
• Endodontics		
• Periodontics		
• Surgical periodontics		
• Non-surgical periodontics		
Type IV: Orthodontic procedures		
• For adults and children	50%	50%

* The usual and customary fee for each dental procedure is the regularly charged and received fee for a given service by the Dentist within a particular area.

More about Dental insurance

Dental insurance can help lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too.

- It pays all or part of your dental expenses, depending on the type of procedure.

- Choose a local dentist from a national PPO network¹ and benefit from lower out-of-pocket costs. Simply visit www.sunlifedentalbenefits.com and click *Find a Dentist*.
- Cover your spouse and your dependent children so you can help your whole family stay healthy.
 - An eligible child is defined as a child who is under 19 years old or under 25 years old if a full-time student.
- Receive an additional cleaning if you are pregnant.
- Benefit from group rates that may be more affordable than buying dental insurance on your own.

How dental insurance can help

- Get routine cleanings and checkups at the dentist.
- Cover your family's dental bills and reduce dental care costs for you and your family.
- Maintain oral health to prevent infections and tooth loss.

Limitations and exclusions

Exclusions may prevent expenses from being covered based on certain circumstances. The following expenses may not be covered:

- Procedures not performed by a dentist
- Procedures not listed as covered dental expenses
- Dental care for injuries that are work related, self-inflicted, or not caused by an accident
- Orthognathic surgery
- Dental care resulting from active participation in a riot or commission of a felony
- Experimental treatment, oral hygiene, plaque control programs, and dietary instruction
- Dental care for injuries sustained as a result of war or act of war
- Charges for pulp caps
- Dental expenses incurred while coverage is not in force
- Charges for care, treatment, services, or supplies to the extent that any benefit is provided by Medicare
- Charges not customarily made when there is no insurance or charges for which there is no legal obligation to pay
- Charges for failure to keep appointments
- Replacement or repair of a lost, stolen, or damaged prosthetic or orthodontic appliance
- Additional services, such as orthodontia and/or surgical implants, are not covered unless specifically listed under covered services. Also not covered are charges for diagnostic services and treatment of jaw joint problems, such as temporomandibular joint disorders, by any method unless specifically covered under the Certificate.

This summary represents a general overview and is not a complete description of your plan. It is being provided before the issuance of the certificate. All of our dental policies include exclusions, limitations, and frequency requirements. The actual provisions of your dental policy will be used to determine coverage for any claims submitted to us.

1. The national PPO network and claims administration services are provided by United Concordia Companies, Inc.

Sun Life 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).

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

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