



# Dental PPO Insurance

Plan 4 Premier – \$2,000 | 100% | 80% | 50%

Life is full of unexpected smiles, and good oral health helps maintain them. Colonial Life dental insurance helps you pay for routine and costly dental care for you and your family, so you can focus on what’s important.

## POLICY DETAILS

**The policy year maximum benefit for this policy is \$2,000 per person.**

Class A, B and C services apply toward the maximum.

**This policy has a deductible of \$50 per person, per policy year for class B and C services.**

Each covered family member pays a deductible up to a maximum of three members each policy year.

**The co-insurance for this policy is:**

CLASS	TYPE OF SERVICE	INSURANCE PAYS
Class A	Preventive services	100%
Class B	Basic Services	80%
Class C	Major Services	50%

## LARGE NATIONAL NETWORK

- Save more with 117,000+ unique providers
- Claims filed for members by providers
- Easy provider search on ColonialLifeDental.com
- In-house recruiting team dedicated to expanding the network

## How does this policy pay benefits for network and out-of-network care?

### NETWORK BENEFITS

Network providers have agreed to charge discounted rates for covered services. You receive the benefit of discounted services, and pay only your co-insurance portion and any applicable deductible. Plus, network providers will file your claim for you, so you don’t have to deal with the paperwork.

### OUT-OF-NETWORK BENEFITS

Out-of-network providers haven’t agreed to discounted rates, and their fees may vary significantly. Your policy’s co-insurance may not cover the total costs of dental care and, in addition to any deductible, you are responsible for any remaining balance. This is referred to as “balance billing” and only happens when you go out of network.

# Covered procedures and waiting periods

## PREVENTIVE SERVICES (CLASS A): NO WAITING PERIOD

- Routine exams and cleanings (twice every 12 months)
  - One additional cleaning per 12 months if member is in second or third trimester of pregnancy<sup>1</sup>
- X-rays
  - Bitewing x-rays (up to four films, once every 12 months)
  - Full mouth x-rays (once every five years)
- Children's services (up to age 14)
  - Fluoride treatment (once every 12 months)
  - Sealants (once every 36 months)
  - Space maintainers (up to age 14, once every 24 months)
- Oral cancer screening (for age 40 +, once every 12 months)

## BASIC SERVICES (CLASS B): NO WAITING PERIOD

- Fillings
- Simple extractions
- Periodontics (gum treatments)
- Endodontics (root canals)
- Repair of crowns, dentures or bridges
- Emergency treatment

## MAJOR SERVICES (CLASS C): 12-MONTH WAITING PERIOD<sup>2</sup>

- Oral surgery (extractions and impacted teeth)
- Anesthesia (covered with complex oral surgery)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in place of a three-unit bridge)

Oral wellness is an essential component of our overall health. Based on experience with my own patients, people who actively seek regular dental care have a greater chance to be healthier and happier than people who don't.

Jim Di Marino

DMD, Dental Director for  
Colonial Life



For more information  
about this dental policy,  
talk with your benefits  
counselor.

1. Member may have one additional periodontal maintenance in place of an additional cleaning.
2. Waiting periods may be waived if takeover applies.



ColonialLifeDental.com

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000 (including state abbreviations where used, for example: IDN8000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC, and administered by Starmount Life Insurance Company.

©2021 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.



## AlwaysAssist mobile app

### Dental and vision benefits management at your fingertips.

With the AlwaysAssist app, we've made it simple for you and your family to have 24/7 access to your dental and vision benefits on your mobile device.

#### Features include:

- **Up-to-date dental and vision ID cards**

A convenient alternative to your paper card that's easy to share with family members and providers.

- **In-network provider search function**

Access a map-view of providers near you. Then, call and schedule an appointment with your provider directly from your search results.

- **Benefits, plan and claims information**

Manage and review your benefits and plan information from one location.

### Sign up today

#### Download the AlwaysAssist app:

1. Visit the App Store or Google Play on your Apple or Android device
2. Search for "AlwaysAssist"
3. Download the app

Simply follow the prompts to sign up and you're all set. AlwaysAssist allows covered family members 18+ who sign up to securely access benefit and claim information anytime, anywhere.

For questions, contact our dental customer service department six days a week at 888-400-9304 or 24/7 at ColonialLife.com.



Scan this code or go directly to ColonialLifeDental.com to download the app.

