



## Phoebe – Devitt Homes Dental Benefit Summary

Presented by: Sun Life Financial

Effective: January 1, 2020

Plan: K1900398

### Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other employer defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

### Plan Description

<b>Calendar Deductible – Individual</b>		\$50
<b>Calendar Deductible – Family</b>		2 individuals
<b>Deductible Applies</b>		Class III only
<b>Calendar Year Maximum Benefit</b>		\$1000
<b>Orthodontia</b>		Child Only
<b>Orthodontia Deductible</b>		[None]
<b>Orthodontia Lifetime Maximum</b>		\$1000
<b>Coinsurance</b>		<b>Highlights of Covered Services</b>
<b>Class I: Diagnostic &amp; Preventive</b>	100%	Oral evaluations, routine cleanings, bitewing X-rays, fluoride treatments, sealants, space maintainers, intraoral complete series X-rays or panoramic film.
<b>Class II: Basic</b>	100%	Fillings, simple extractions, stainless steel crowns, root canal therapy, oral surgery, biopsy, periodontics, nitrous, general anesthesia and intravenous sedation, other X-rays.
<b>Class III: Major</b>	50%**	Crowns, full and partial dentures, bridges, build ups, post and core
<b>Class IV: Child Only Orthodontia</b>	50%**	Orthodontic extractions, full or partial bands, appliances (removable and fixed).

Sun Life Dental Network<sup>SM</sup>, the dental network for your plan, includes 120,000+ unique dentists contracted with Dental Health Alliance, L.L.C.<sup>®</sup> (DHA<sup>®</sup>) 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](http://www.sunlife.com/findadentist) under PPO plan select your network, or call Customer Service at 800-733-7879.

\*\* A 6-12 month wait applies. 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.

**Pre-Estimation:** If the charge for any dental treatment is expected to exceed \$300, Sun Life recommends a dental treatment plan be submitted to Claims for review before treatment begins.

Administrative Services Only services for self-funded dental plans are administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, they are administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

## Commonly asked questions about Dental benefits:

**Q: What are my deductibles?**

A: Your plan has a \$50 per person deductible. The family deductible is satisfied when 2family members meet their \$50 per person deductible. The deductible is waived for Preventive (Class I) and Basic Services (Class II). Your Orthodontia coverage has no deductible.

**Q: Can I see my own dentist?**

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

**Q: Who is a Late Entrant?**

A: A "Late Entrant" is anyone who enrolls in this dental plan more than 31 days after becoming eligible for the plan. Late Entrants may be subject to additional waiting periods for Class II Basic, Class III Major, and Class IV Orthodontia services. Late Entrant Waiting Periods may also apply to employees who were not covered under their employer's prior dental plan.

**Q: Who are eligible dependents?**

A: Those qualified to be covered under your dental plan include your spouse and your children less than age 26. See your plan document for additional eligibility details.]

Customer Service	Claims
Sun Life Financial PO Box 981624 El Paso, TX 79998-1624 800.733.7879	Sun Life Financial PO Box 2940 Clinton, IA 52733-2940 800.442.7742 Electronic Claims: Payor 70408

**For more information regarding claims and services, please visit our website at: [www.sunlife.com/findadentist](http://www.sunlife.com/findadentist), under PPO Plan, select your network, or call us at 800.733.7879.**

This summary provides only a general overview and does not contain or describe all plan details. The plan document determines all plan features and benefits. Please consult your plan documents for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Sun Life for additional information.