

Dental

Renewal Summary for Van Vleck Independent School District

Policy: 5443164
 Plan Type: Dental
 Anniversary Date: 10/01/2017
 Rate Effective Date: 10/01/2017

If your plan has a PPO offering, then you have access to a nationwide PPO network with more than 100,000 unique providers.

A thorough review of your plan(s) has been completed. For your convenience, the table(s) below shows the monthly rate and premium effective October 1, 2017.

Plan(s)	Current	Renewal
PPO Dental Plan Access		
Employee	\$35.36	\$35.36
Employee + Spouse	\$70.34	\$70.34
Employee + Children	\$83.70	\$83.70
Employee + Family	\$118.68	\$118.68
Total Monthly Premium*	\$5,054.00	\$5,054.00

*Estimated based on total covered lives and coverage amount per product line as of the June 20, 2017 billing statement.

We are pleased to inform you that there will be no increase to your Dental plan rate(s) for the coming year.

Insurance products are underwritten by Union Security Insurance Company (Kansas City, MO) under Policy Form Series GP-90, GP-09, GP-10, GP-11, GP-12/GC-12, GP-13/GC-13, GP-13/GC-14, GP-15/GC-15, GP-16/GC-16, GP LTD CA, GP STD CA, NJ-TDB and administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA).

Please refer to the issued policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions, and reductions. Some insurance policies are not available in all states. Contact us for costs and complete details.

GGLT-ALG-5592

SLPC 27436 5/16 (exp. 5/19)



Van Vleck Independent School District Dental Insurance Benefit Summary

Presented by: Sun Life Financial

Effective: October 1, 2017

Policy: 5443164

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 policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Plan Description

Calendar Deductible – Individual		\$50
Calendar Deductible – Family		3 individuals
Deductible Applies		Class II & III
Calendar Year Maximum Benefit		\$1,500
Orthodontia		Applies to Child Only
Orthodontia Deductible		None
Orthodontia Lifetime Maximum		\$1,500
Coinsurance		Highlights of Covered Services***
Class I: Diagnostic & Preventive	100%	Oral evaluations, routine cleanings, bitewing X-rays, fluoride treatments, sealants, intraoral complete series X-rays or panoramic film.
Class II: Basic	80%	Intraoral periapical X-rays, fillings.
Class III: Major	50%	Crowns, dentures, fixed bridges, space maintainers, extractions, biopsy, periodontics, root canal therapy, general anesthesia and intravenous sedation.
Class IV: Child Only Orthodontia	50%	Orthodontic extractions, full or partial bands, appliances (removable and fixed).

Assurant® Dental Network, 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 network, or call Customer Service at 800.733.7879.

*** Routine cleanings, exams, fluoride treatments and periodontal maintenance procedure (Class III) - 1 in any 6-month period.

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

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Commonly asked questions about Dental insurance:

Q: What are my deductibles?

A: Your plan has a \$50 per person deductible. The family deductible is satisfied when 3 family members meet their \$50 per person deductible. The deductible is waived for Preventive services. 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: Do I have any waiting periods?

A: No, your plan has no waiting periods.

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.

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 certificate or group insurance policy 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, 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. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Sun Life Financial for additional information.

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").