



Dental Insurance



Coverage that can put a smile on your face

Regular dental care is an important part of maintaining your overall health. Unfortunately, a trip to the dentist's office can be costly, even if it's just for a routine cleaning. More advanced procedures, such as root canals and oral surgery, can lead to even more expensive bills.

Dental insurance from Colonial Life covers a wide range of treatments and pays a fixed benefit amount for covered dental procedures.

With this coverage:

- You have the freedom to choose any dentist you want and still receive the same benefit amounts.
- If you select a network dentist, you'll receive discounted services.
- You may receive immediate benefits for routine cleanings and X-rays.
- Benefits are paid based on the exact amount defined in the policy.
- There are no deductibles, no pre-certification and no co-insurance.

Talk with your
Colonial Life benefits counselor
to learn more.

ColonialLife.com

The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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Dental PPO Insurance

Plan 4 – \$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 coinsurance 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 120,000+ unique providers¹
- 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 coinsurance 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 coinsurance 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 pregnancy²
- X-rays
 - Bitewing x-rays (up to four films, once every 12 months)
 - Full mouth/panoramic 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)
- Virtual dental visits through TeleDentistry.com³

Basic services (Class B): no waiting period

- Fillings
- Simple extractions
- Emergency treatment
- Repair of crowns, dentures or bridges

Major services (Class C): 12-month waiting period^{4,5}

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

Missing Tooth Exclusion: No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.

Virtual Dental Visits through TeleDentistry.com

24/7 dental care for dental emergencies when an in-person visit is not an option.

A virtual dental visit can:

- Evaluate the patient's symptoms (jaw pain, chipped or broken tooth, sensitivity)
- Identify needs and determine if emergency treatment is required
- Write prescriptions for antibiotics or pain relief if appropriate⁶

Visit [ColonialLifeDental.com](https://www.coloniallifedental.com) and click Virtual Dental Visits or call **(866) 256-2261** to get started.



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

1. Network360, December 2021.

2. Member may have one additional periodontal maintenance in place of an additional cleaning.

3. Terms and availability of service from TeleDentistry.com are subject to change. Services are not valid after policy terminates.

4. Waiting periods may be waived if takeover applies.

5. No waiting period in Maine. Six-month waiting period in Vermont.

6. TeleDentistry.com dentists do not prescribe controlled substances or prescribe outside of the United States.

THIS POLICY PROVIDES LIMITED BENEFITS. A NETWORK ACCESS PLAN IS AVAILABLE.

This policy is not available in ZIP codes beginning with 025. For California: Summary of Dental Benefits and Coverage Disclosure (SDBC) is available at www.coloniallifedental.com.

This information is not intended to be a complete description of the insurance coverage available. The policy 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.

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Dental PPO Insurance

Vision Rider

Life is full of unexpected moments, and healthy vision can help you see them all. Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses.

VISION NETWORK – MAXIMIZE YOUR BENEFITS

You can maximize your vision benefits with any provider in our large, nationwide network. Our network includes independent optometrists and ophthalmologists, as well as retail stores such as:

- Walmart and Sam's Club Optical
- Target Optical
- Pearle Vision
- Visionworks
- Costco¹

You can choose different providers to use your benefits for eye exams and eyeglasses or contact lenses.

FIND A PROVIDER OR REFER A PROVIDER

Find a network provider near you on our Vision Provider Directory at ColonialLifeVision.com.

If your preferred provider isn't in our network, you can send their contact information to referaprovider@ColonialLife.com, and one of our network recruiters will reach out to them.

VISION BENEFITS	IN-NETWORK	OUT-OF-NETWORK
CO-PAYS		
Exam (once per 12 months)	\$10 co-pay	Up to \$35 allowance
Materials	\$25 co-pay	See below
STANDARD PLASTIC LENSES (once per 12 months)		
Single vision	Covered by co-pay	Up to \$25 allowance
Bifocal	Covered by co-pay	Up to \$40 allowance
Trifocal	Covered by co-pay	Up to \$50 allowance
Lenticular	Up to \$80 allowance	Up to \$50 allowance
Progressive	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for dependents to age 19)	Covered by co-pay	N/A
FRAMES (once per 12 months)		
Choose any frame available at provider locations	Up to \$120 allowance	Up to \$50 allowance
CONTACT LENSES (once per 12 months; in lieu of eyeglass lenses and frames) Benefit includes materials, fit and follow-up. Provider may charge fit separately, leaving entire allowance for materials.		
Elective	Up to \$120 allowance	Up to \$100 allowance
Medically necessary	Up to \$210 allowance	Up to \$210 allowance

SPECIAL SAVINGS ON MATERIAL PURCHASES²

Some network providers offer special pricing and discounts for certain vision materials, including lens add-ons and a second pair of glasses. See the chart below for details. Participating providers are designated as “Value Added” or “Service Plus” in the Provider Directory at ColonialLifeVision.com.

VALUE-ADDED PROVIDERS		
SPECIAL PRICING AND DISCOUNTS ON LENS OPTIONS FOR FIRST PAIR OF GLASSES (ADD-ONS FOR INSURED PURCHASES)		
• UV Coating \$15 • Solid tinting/gradient tinting ... \$15 • Standard scratch-resistant coating \$15 • Standard antireflective coating\$45 • Premium antireflective coating \$70	• Ultra-antireflective coating 20% discount • Polarized lenses \$75 • Transition lenses..... \$75 • Progressive lenses: - Standard..... \$110 - Premium.....\$170 - Ultra 20% discount	• Standard polycarbonate lenses\$40 • High index (single vision) - 1.56–1.60\$60 - 1.66+ 20% discount • High index (multifocal) - 1.56–1.60 \$75 - 1.66+ 20% discount
SPECIAL PRICING AND DISCOUNTS ON PURCHASE OF SECOND PAIR OF GLASSES		
• Single vision plastic lenses..... \$40 • Bifocal plastic lenses..... \$60	• Trifocal lenses..... \$70 • Progressive lenses (standard)..... \$110	• Progressive lenses (premium and ultra).....20% discount
DISCOUNTS ON FRAMES, CONTACT LENSES AND OTHER PRODUCTS		
• Frames..... Up to 35% discount • Contact lenses .. 5 to 15% discount, depending on type	• Other products... 20% discount on nonprescription sunglasses and other products/solutions	
SERVICE PLUS PROVIDERS		
RECEIVE UP TO A 20% DISCOUNT FOR THE FOLLOWING ADD-ONS TO INSURED PURCHASES		
• UV Coating • Solid tinting/gradient tinting • Standard scratch-resistant coating	• Standard antireflective coating • Premium antireflective coating • Transition lenses	• Standard polycarbonate lenses

Note: Not a covered benefit. Prices shown reflect member payment. Discounts reflect percentage off the regular price.

For more information about our vision coverage, talk with your benefits counselor.



ColonialLifeVision.com

1. Optometrists at Costco Optical outlets are independent of Costco and may not be in network. Special payment and reimbursement terms apply for material purchases at Costco. Additional discounts are not applicable.

2. These schedules are subject to change without notice. Added value discounts may not be available in all geographical areas and may vary by network. Not all providers, such as Walmart, Sam's Club and Costco Optical, choose to participate in these programs. Some frames and lens items may have manufacturer restrictions and cannot be discounted. Special lens packages that combine numerous lens enhancements at value price points are not covered by these added value programs. Programs may not be combined with any other promotions or discounts.

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