



## Dental PPO Insurance

### Giving you a reason to smile

Dental insurance can help take the sting out of a dental visit. Whether you need dental work or just want to maintain your health with routine trips to the dentist, having the right financial protection can help.

Our strong, national network of qualified providers saves you money on your dental care. With our dental insurance, you will receive:

- ✓ Immediate, 100% coverage on preventive services from any network provider
- ✓ No waiting periods on basic services like fillings and simple extractions
- ✓ Coverage for major services
- ✓ Freedom to choose any provider for dental care, and extra savings with network providers
- ✓ Easy-to-access customer service that is as personal as it is professional
- ✓ Quick and simple claims processing and no balance billing with network providers



**Regular dental care is critical for better oral health and overall health outcomes. Dental insurance coverage helps make it easier for you and your family to get quality dental care.<sup>1</sup>**



## ADVANTAGES OF OUR DENTAL INSURANCE



You'll have access to a strong, national network featuring quality dental professionals and network discounts.



You can take coverage with you if you change jobs or retire.



Your plan is guaranteed renewable until age 75.

## How much money can I save?

Dental costs vary, but dental members everywhere benefit in multiple ways:

- Discounts for services when you go in-network
- Preventive services covered at 100% when using a network provider
- Coverage of up to 80% for basic services and up to 50% for major services

### In-network savings\*

DENTAL PROCEDURE	COST RANGE	MEMBER OUT-OF-POCKET COST
Periodic oral exam	\$52-\$58	\$0
Adult cleaning	\$92-\$103	\$0
Four bitewing X-rays	\$64-\$72	\$0
Crown (porcelain/ceramic)	\$1,235-\$1,377	\$556-\$620
Root canal therapy (back tooth)	\$1,125-\$1,200	\$507-\$540

\* Savings based on in-network discounts and covered benefits. This is just an illustration. Eligibility for, entitlement to and amount of actual benefits will be determined according to the terms of your dental policy. Based on Colonial Life internal data, 2021 and average cost ranges from ZIP code 80014.



Find a network provider at:  
[Colonial-PaulRevere.com/dental](https://Colonial-PaulRevere.com/dental)



## COVERAGE OPTIONS

- Employee
- Employee and spouse
- Employee and dependent children
- Family – employee, spouse and dependent children



## COMPREHENSIVE COVERAGE

### Dental wellness for all

Examples: routine exams and cleanings

No waiting period

### Children's services

Examples: fluoride treatment, sealants

No waiting period

### X-rays

No waiting period

### Basic services

Examples: fillings, simple extractions

No waiting period

### Oral surgery, gum treatments and prosthetic repair

Examples: periodontal scaling, impactions

### Crowns and major services

Examples: bridges, root canal therapy

12-month waiting period<sup>2</sup>

### Major prosthetic services

Examples: dentures, dental implants

12-month waiting period<sup>2</sup>

Benefit category and waiting period applicability may vary by plan.



Talk with your  
benefits counselor  
to learn more  
about dental  
insurance.

## STRONG, NATIONAL DENTAL NETWORK

As a dental member, you'll have access to top providers nationwide through a large dental network. Easily locate network providers with our online provider locator on [Colonial-PaulRevere.com/dental](https://Colonial-PaulRevere.com/dental).

## ALL YOU NEED ONLINE

Our online solutions help you with everyday tasks, like obtaining an ID card and checking a claim status. Access to self-service is available 24/7.

### [Colonial-PaulRevere.com/dental](https://Colonial-PaulRevere.com/dental)

- Find network providers.
- Learn about good dental health.
- Take oral health assessments.
- Access the member portal to manage your dental benefits.
- View your benefits and ID card.
- Check claim status and history.

## CUSTOMER SERVICE

At The Paul Revere Life Insurance Company, serving you is our specialty. When you purchase a dental plan, you have access to our dental customer service department six days a week at 888-400-9304 or 24/7 at [Colonial-PaulRevere.com](https://Colonial-PaulRevere.com).

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

1. U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion, Healthy People 2030, <https://health.gov/healthypeople/objectives-and-data/browse-objectives/health-care/increase-use-oral-health-care-system-OH-08>, Accessed 8/16/2021.
2. Waiting periods may be waived if takeover applies.

A NETWORK ACCESS PLAN IS AVAILABLE.

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

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-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Dental plans are underwritten by The Paul Revere Life Insurance Company, Worcester, MA and administered by Starmount Life Insurance Company.

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FOR EMPLOYEES 10-22 | 101842-2-NY



# Dental PPO Insurance

Plan 4 – \$2,000 | 0% | 20% | 50%



Life is full of unexpected smiles, and good oral health helps maintain them. Our 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	MEMBER PAYS
Class A	Preventive Services	0%
Class B	Basic Services	20%
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 Colonial-PaulRevere.com/dental
- 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/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)

## 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<sup>2</sup>

- 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)

“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 Voluntary Benefits*



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

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

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

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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3-21 | 101839-2-NY





# Dental PPO Insurance

Rollover benefit  
\$2,000 annual maximum plans

Our dental coverage includes a rollover benefit that can help pay for your future dental care.

## HOW IT WORKS

In a benefit year, if you meet the following conditions, then you will receive a \$400 benefit in your rollover account.

- One cleaning and
- One routine exam and
- Total paid dental claims for Class A, B or C services below \$800 (your threshold limit)

Your rollover account can grow up to \$1,600 to help pay claims if you exceed your yearly maximum benefit.<sup>1</sup>

You can get an extra benefit, just by taking care of your teeth.

BASE PLAN ANNUAL MAXIMUM	THRESHOLD LIMIT	ROLLOVER AMOUNT <sup>1</sup>	ROLLOVER ACCOUNT MAXIMUM <sup>1</sup>	TOTAL POTENTIAL ANNUAL MAXIMUM
\$2,000	\$800	\$400	\$1,600	\$3,600

## ADDITIONAL INFORMATION

- Each covered family member has their own rollover benefit.
- You must be covered for 12 consecutive months to receive the rollover benefit.
- The rollover benefit may not be used for orthodontic treatment or services.



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

# \$2,000 annual max plan rollover example

\$2,000	Annual maximum
+ \$0	Rollover account
<b>\$2,000</b>	<b>Total available for year one</b>

**YEAR ONE**  
 You have one cleaning, one regular exam and your total paid claims are less than your \$800 threshold limit. Therefore, **you earn a \$400 rollover benefit** that is added to your rollover account.

ROLLOVER ACCOUNT BALANCE  
**\$400**

\$2,000	Annual maximum
+ \$400	Rollover account
<b>\$2,400</b>	<b>Total available for year two</b>

**YEAR TWO**  
 You have one cleaning, one regular exam and your total paid claims are again less than your threshold limit. Therefore, **you earn another \$400 rollover benefit** that is added to your rollover account.

ROLLOVER ACCOUNT BALANCE  
**\$800**

\$2,000	Annual maximum
+ \$800	Rollover account
<b>\$2,800</b>	<b>Total available for year three</b>

**YEAR THREE**  
 During the year, you have \$2,200 in dental claims, which exceeds your \$2,000 annual maximum. \$200 of your rollover account is used to help pay claims. Because you exceeded your threshold limit, **you will not earn a rollover benefit, however you still have \$600 in your rollover account that may be used in future years.**

ROLLOVER ACCOUNT BALANCE  
**\$600**

\$2,000	Annual maximum
+ \$600	Rollover account
<b>\$2,600</b>	<b>Total available for year four</b>

**YEAR FOUR**  
 You have \$2,600 available to use in this year because of the \$2,000 regular annual maximum plus \$600 in remaining rollover benefit.

1. A break in dental coverage will eliminate the rollover account balance.

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

THIS POLICY PROVIDES LIMITED BENEFITS.

A NETWORK ACCESS PLAN IS AVAILABLE.

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

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11-21 | 101854-1-NY

