



Dental PPO

Dental PPO is a great way to round out any benefits package. In fact, dental insurance is one of the most requested benefits by employees, second only to major medical¹.

Colonial Life’s Dental PPO covers a wide range of treatments, from routine cleanings to root canals, and pays benefits based on a defined co-insurance percentage. With this coverage, employees have the freedom to choose any provider, but when they see an in-network provider they can receive discount on services and reduce their out-of-pocket costs.

All plans offer immediate (no waiting period) coverage for preventive and basic services. Preventive services are covered at 100% when you see any in-network provider.

¹MetLife, Annual U.S. Employee Benefit Trends Study, 2020, metlife.com

Dental Plan Overview

- Eight PPO plan options; employer may offer a maximum of two plans to an account
 - Plan 4 and Plan 4 Premier may not be offered together in an account
 - Plan 5 and Plan 5 Premier may not be offered together in an account
- Coverage tiers include: Individual, Individual + Spouse, One-Parent Family, and Two-Parent Family

Plan Options	Policy Year Maximum	Preventive (Class A)	Basic (Class B)	Major (Class C)
Plan 1/MAC	\$1,000	100%	60%	40%
Plan 2/MAC	\$1,000	100%	80%	50%
Plan 3/MAC	\$1,500	100%	80%	50%
Plan 4/MAC	\$2,000	100% <i>includes full-mouth x-ray</i>	80% <i>includes repairs of crowns, bridges, or dentures</i>	50%
Plan 4 Premier/MAC	\$2,000	100% <i>includes full-mouth x-ray</i>	80% <i>includes endo, perio, and repairs of crowns, bridges, or dentures</i>	50%
Plan 5 Advantage / Passive PPO, 80 th UCR	\$1,000	100%	80%	50%
Plan 5 / Passive PPO, 90 th UCR	\$1,500	100%	80%	50%
Plan 5 Premier / Passive PPO, 90 th UCR	\$1,500	100% <i>includes full-mouth x-ray</i>	80% <i>includes endo, perio, and repairs of crowns, bridges, or dentures</i>	50%

*MAC stands for Maximum Allowable Charge; PPO stands for Preferred Provider Organization

- Policy Year Maximum is the maximum the plan will pay during the policy year per covered person.
- Preventive, Basic and Major services all go towards the policy year maximum.
- Co-insurance is the percentage that we pay.
- Class C Services: 12-month waiting period, subject to takeover. (6-month waiting period in Vermont only)
- Deductible: \$50 per person per policy year. (Applies to Class B & C; up to 3 per family)

Out-of-Network Benefits

Plans 1-4, 4 Premier (MAC)

- Out-of-Network benefits will be paid based on the lesser of the provider's actual charge or the in-network negotiated rate for a specific geographic area.
- Employees will be billed for any remaining amount up to the billed charge.
- The MAC reimbursement option drives more participants to in-network providers, lowers claims costs, and reduces the overall cost of the plan.

Plans 5 Advantage, 5 and 5 Premier (Passive PPO)

- Out-of-Network benefits are paid based on the lesser of the provider's actual charge or the usual and customary charge (UCR) in a specific geographical area. Customary charge is set at the 80th or 90th percentile.
- The majority of the time, out-of-network providers will charge more for services than in-network providers and Passive PPO plans typically reimburse more for out-of-network benefits than MAC plans.
- These plans are best suited for employees in geographical areas which lack the adequate presence of network providers.

Employer Optional Benefits – If selected, applies to all in an account

Orthodontia Benefits (Class D)

- Pays 50% co-insurance for treatment involving a covered orthodontic procedure
- \$1,000 lifetime maximum per covered dependent child up to age 19
- 12-month waiting period, subject to takeover (*6-month waiting period in Vermont only*)
- If selected, will apply to all One-Parent and Two-Parent Family policies only

Rollover Benefit

- Allows members to rollover unused portions of their annual maximum benefit to future years
- Each member must have one cleaning, one regular exam, and total dental claims paid during the year below the threshold limit
- If all three criteria are met, a portion of the annual maximum will rollover to the next year, increasing the next year's annual maximum

Available Riders – Employee Choice Options

Vision Rider

- Fully-insured vision benefits with coverage for eye exams and materials
- Maximum of one benefit for eye exam and one benefit for vision correction materials (frames or contact lenses) per covered person per policy year
- The materials co-pay will cover the purchase of lenses with generous allowances for frames or contact lenses
- There are no brand restrictions for frames or contacts

Nationwide Dental and Vision Networks

- **Large Dental network** with freedom of choice: See an in-network provider to save more out-of-pocket
- **Large Vision network** that includes independent professionals and retail stores like Walmart, Target, Costco, Pearle Vision America's Best and more
- **Network Provider Search** can be found by visiting www.ColonialLifeDental.com
- **When members stay in-network**, your dental or eye care professional's office will file claims on their behalf

Additional Dental and Vision Features

- **Rate Stability** – Guaranteed renewable rates that won't change on an annual basis due to group claims experiences. Rates are filed with the states and can only change if we change rates for all policies issued in a state
- **Guaranteed issue with no participation requirements** – GI for one enrolled with no minimum participation requirements. All eligible employees, ages 17 to 74, qualify for coverage without underwriting
- **Takeover** – Ability to waive Class C and Class D waiting periods and replace the existing dental carrier
- **Guaranteed Renewability** – Employees can keep the same coverage up to age 75 at the same rates if they change jobs or retire
- **Range of choices** – Choose from eight distinct plan designs to provide a comprehensive dental product to employees
- **Focus on Wellness** – Plans cover regular checkups and cleanings at 100% with no deductible
- **Optional Vision Rider Available** – Employees may purchase a vision rider to receive benefits for annual eyes exams and contact lenses or eyeglasses (lenses and frames)

Underwriting

- Coverage is guaranteed issue for all eligible employees.
- To offer this plan, we require at least one enrolled.
- Takeover is available. If replacing another dental carrier's plan, waiting periods can be waived. Underwriting approval is required.

Employee Eligibility Requirements

- Employees are working a minimum of 20 hours per week
- Employees meet the issue age requirements of 17 through 74 (up to age 75). May vary by state
- Employees are actively at work at the time of application

Overview of Covered Procedures

Plan Options	Class A	Class B (80%)*	Class C (50%)*
Plan 1/MAC*	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Full-mouth x-rays 	<ul style="list-style-type: none"> Emergency treatment Periodontics (gum treatment) Endodontics (root canals) Repairs of crown, denture, or bridges Bridges and Dentures Oral Surgery and Anesthesia Inlays, Onlays and Crowns Implants
Plan 2/MAC	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency treatment Full-mouth x-rays 	<ul style="list-style-type: none"> Periodontics (gum treatment) Endodontics (root canals) Repairs of crown, denture, or bridges Bridges and Dentures Oral Surgery and Anesthesia Inlays, Onlays and Crowns Implants
Plan 3/MAC	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency treatment Full-mouth x-rays 	<ul style="list-style-type: none"> Periodontics (gum treatment) Endodontics (root canals) Repairs of crown, denture, or bridges Bridges and Dentures Oral Surgery and Anesthesia Inlays, Onlays and Crowns Implants
Plan 4/MAC	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Full-mouth x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency Treatment Repairs of crown, denture, or bridges 	<ul style="list-style-type: none"> Periodontics (gum treatment) Endodontics (root canals) Bridges and Dentures Oral Surgery and Anesthesia Inlays, Onlays and Crowns Implants
Plan 4 Premier/MAC	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Full-mouth x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency Treatment Repairs of crown, denture, or bridges Periodontics (gum treatment) Endodontics (root canals) 	<ul style="list-style-type: none"> Oral Surgery and Anesthesia Inlays, Onlays and Crowns Bridges and Dentures Implants
Plan 5 Advantage/Passive PPO	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency treatment Full-mouth x-rays 	<ul style="list-style-type: none"> Periodontics (gum treatment) Endodontics (root canals) Repairs of crown, denture, or bridges Oral Surgery and Anesthesia Inlays, Onlays and Crowns Bridges and Dentures Implants
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Plan 5 Premier / Passive PPO	<ul style="list-style-type: none"> Exams and cleanings Bitewing x-rays Full-mouth x-rays Up to age 14: Fluoride treatment, Sealants, Space maintainers 	<ul style="list-style-type: none"> Fillings Simple Extractions Emergency Treatment Repairs of crown, denture, or bridges Periodontics (gum treatment) Endodontics (root canals) 	<ul style="list-style-type: none"> Oral Surgery and Anesthesia Inlays, Onlays and Crowns Bridges and Dentures Implants

All plans have exclusions and limitations which may affect any benefits payable.

Bold font denotes key differences in class categories by plan.

*Plan 1 pays Class B at 60% coinsurance and Class C at 40% coinsurance