

Your dental plan advantages

You recently enrolled for dental coverage with Sun Life. We would like to share with you some advantages of using an in-network dentist, how to find a dentist and how to maximize your dental benefits.

Register for your Sun Life account at www.sunlife.com/ account today or download our mobile app Sun Life Dental (U.S.). Our online services provide you access to your electronic dental ID card, plan details, claims history and more.

Our Sun Life Dental Network® includes 130,000+ unique dentists¹ that you can choose from. Our network dentists can provide real savings and convenience.

Advantages of utilizing an in-network provider:

- **Reduce out-of-pocket cost for covered services** – Network dental fees are reduced from dentists' usual fees; therefore, employees' out-of-pocket costs can be reduced in most cases by at least 30%
- **No balance billing** – Our network fees are the maximum fees that an in-network dentist can charge a patient for any covered services performed
- **Out-of-pocket costs for non-covered services** – Some in network dentists may provide savings to employees/members on non-covered services such as orthodontia, cosmetic procedures, spare dentures, etc.



How can you save money with an in-network dentist?

Here is an illustrative example showing how you can save money². We recommend that if you need to have a major service performed you should request a predetermination even when using an in-network dentist.

	Visit to In-Network Dentist	Visit to Non-Network Dentist
Average charge for crown ³	\$1,278	\$1,278
Minus network discount	30%	NA
Actual fee	\$894	\$1,278
Insurance pays 50%	\$447	\$639
You pay	\$447	\$639
Your savings by using a network dentist	\$192	NA

How do I find an in-network dentist?

It's easy to locate participating general dentists and specialists in your area. We offer you these convenient search methods:

1. Visit www.sunlife.com/findadentist
2. Call customer service at 800-442-7742 for assistance in locating a network dentist. If you are more comfortable speaking a language other than English, we use a translation service whose interpreters are fluent in over 150 languages.
3. Access our mobile app on the go - Download Sun Life Dental (U.S.) for iOS or Android today!



1. Sun Life's dental networks include dentists contracted with Dental Health Alliance, L.L.C.® (DHA) and dentists under access arrangements with other dental networks.

2. This example is for illustrative purposes only. Savings may differ based on your specific dental plan or based on differences with in-network fees. Figures shown have been rounded to the nearest dollar. To receive similar savings, you have to use an in-network dentist.

3. 2023 Fair Health Data

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01.

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