



Individual Dental PPO Insurance

Giving you a reason to smile

Paying to get a toothache treated can hurt almost as much as the tooth itself, especially if you don't have dental insurance. Even maintaining your health with routine trips to the dentist can be costly without the right financial protection.

Dental insurance from Colonial Life can help you preserve your smile with easy-to-use coverage that promotes overall wellness.

Our strong, national network of qualified dentists saves you money on services from participating dentists. With our dental insurance, you will receive:

- Immediate, 100% coverage on preventive services from any in-network dentist
- No waiting periods on basic services like fillings and simple extractions
- Coverage for major services
- Freedom to choose any dentist; use an in-network dentist to avoid balance billing and receive network savings
- Easy-to-access customer service that is as personal as it is professional



95% of adults agree regular dental visits keep them healthy.

American Dental Association, *Oral Health and Well-Being in the United States*, 2015



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.
- Rates do not increase because of your age.



How much money can I save?

Dental costs vary from region to region, but Colonial Life dental members everywhere benefit in two ways:

- Discounted fees for in-network services
- Insurance coverage of up to 50%, 80% or even 100% of some services

In-network savings¹

DENTAL PROCEDURE	AVERAGE COST RANGE	MEMBER OUT-OF-POCKET COST
Periodic oral exam ²	\$40-\$50	\$0
Adult cleaning ²	\$74-\$87	\$0
Four bitewing X-rays ²	\$50-\$62	\$0
Crown (porcelain/ceramic)	\$1,000-\$1,195	\$425-\$508
Root canal therapy (back tooth)	\$1,015-\$1,095	\$432-\$465



Find a network dentist at more than 323,000 access points nationwide.³

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 cleaning
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
12-month waiting period

Crowns and major services

Examples: bridges, root canal therapy
12-month waiting period

Major prosthetic services

Examples: dentures, dental implants
12-month waiting period





ColonialLife.com

Strong, national dental network

As a Colonial Life dental member, you'll have access to top dentists in your state and region through our national Preferred Provider Organization (PPO) network of more than 323,000 access points.³ Easily locate in-network dentists with our online provider locator on ColonialLife.com, or through the AlwaysAssist mobile app for iPhone and Android devices.

All you need on ColonialLife.com

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

ColonialLife.com

- Policyholders can access our dental benefits management website, AlwaysAssist.com.
- Find in-network dentists.
- Learn about good dental health.
- Take oral health assessments.
- View your policy and dependents' coverage.

AlwaysAssist Mobile App

- View your benefits and ID card.
- Check claim status and history.
- Find in-network dentists.
- Dependents can access their personal information by creating an AlwaysAssist account, too.

Customer Service

At Colonial Life, serving you is our specialty. When you purchase a Colonial Life dental plan, you have access to our dental customer service department six days a week at 888-400-9304 or 24/7 at ColonialLife.com.

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

- ¹ 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, 2016 and average cost ranges from one ZIP code (70806). After enrollment, use the Dental Cost Estimator on AlwaysAssist.com for information specific to your ZIP code.
- ² Dental insurance usually pays 100% for these services. Plans and benefits may vary.
- ³ Internal data, 2017. Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

Most dental offices will file claims electronically for policyholders.

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. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

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