



proof

Individual Dental Insurance

Protect your dental health

From routine care to more costly dental procedures, our dental coverage can help you maintain your oral health and save you money.

Benefit features

- ✓ Immediate, 100% coverage on preventive services from any in-network provider
- ✓ First day coverage for services like cleanings and fillings
- ✓ Coverage available for major services
- ✓ Freedom to choose any provider for dental care, and extra savings with in-network providers
- ✓ Easy-to-access customer service
- ✓ Convenient member portal available for self-service



Advantages of our dental insurance

- National PPO dental network provides in-network discounts from credentialed dental professionals
- Can continue coverage if you change jobs or retire
- Guaranteed renewable until age 80

ID cards

- ID cards can be downloaded from the policyholder portal on ColonialLifeDental.com when your coverage starts.
- Add the ID card to your Apple or Google wallet for easy access right on your phone.
- Dependents are listed under the primary insured's name.
- Vision coverage, if purchased, includes a separate ID card.¹

How to use the dental and vision network

1. Visit ColonialLifeDental.com to find a network provider.
 - Select Dental providers or Vision providers
 - Search for a provider by name or location
2. Confirm your provider's name and address. Network providers who practice at multiple offices may not be contracted in-network at every office.
3. When scheduling your appointment, tell them you have dental or vision insurance with Colonial Life and ask them to confirm their in-network status.



Scan to find a network provider or visit coloniallifedental.com

Can't find your dentist or eye care professional in our growing networks?

Refer your provider by emailing us at networkrecruiting2@unum.com.

Include the provider's name and address in the email and we'll follow up with them.



Virtual dental visits

Access to 24/7 virtual dental visits offers you fast and convenient care for situations like dental emergencies, travel, after hours, or if you don't have a regular dentist.¹

Teledentistry care²

- Tooth or jaw pain
- Swelling, bleeding, or oral lesions
- Chipped or broken tooth
- Sensitivity issues
- Lost filling or crown

It's easy to get started

A virtual visit is easy to access by a video-enabled device such as a smartphone, tablet, or computer. Call 1-866-256-2261 to start your visit.

What a dentist does during a virtual visit

- Assesses symptoms and determines if urgent treatment for a serious dental condition is needed
- Recommends over-the-counter medications and options to relieve symptoms
- Writes prescriptions for antibiotics or pain relief when appropriate³
- Refers patients to an in-network dentist for follow-up care if they don't have a dentist

1. Virtual dental visits are covered by Colonial Life Dental plans as part of the Preventive Services (class A) category. Visits subject to plan and annual maximum provisions.

2. Members experiencing difficulty breathing or uncontrolled bleeding should dial 911 or go to an ER.

3. TeleDentistry.com dentists don't prescribe controlled substances or prescribe outside of the United States.

Easy-to-access customer service that is as personal as it is professional

Managing your benefits online

It's simple to manage your dental and vision benefits at ColonialLife.com.

1. Register or Log in to the policyholder portal for these tasks

- Download digital ID cards
- View claim history
- Access benefit information

2. Access additional helpful resources

- Provider directory
- Virtual dental visits
- Dental Health Center
- Information on filing a claim

Simple claims process

Pre-treatment estimates: We recommend that your dental provider submit a pre-treatment estimate for services expected to exceed \$300. A claims examiner will review the treatment plan in advance and advise on how much your dental plan will pay, so you know what your out-of-pocket costs will be.

Claim forms

Dental providers and most vision care providers will file claims on your behalf. If you need to submit your own claim, you can find these forms on ColonialLifeDental.com.



Customer service

Our dental contact center is available to answer your questions.

Monday – Friday: 8 a.m. – 8 p.m. ET

Phone Number: 1-888-400-9304

Need assistance not related to dental?

Visit ColonialLife.com 24/7 or call the contact center at 1-800-325-4368



Scan the code to see how Dental Insurance can help you, or go to coloniallife.com/individuals/products/dental-vision-insurance

To learn more, talk with your Colonial Life representative.

POLICY DETAILS	PREMIER PLAN
Policy year maximum benefit • Per person (applies to Class A, B and C services)	\$5,000
Deductible • Per person (applies to Class B and C services only) • Maximum of three per family per policy year	\$50

Premier plan design

	COVERED SERVICES	IN-NETWORK COVERAGE ¹	OUT-OF-NETWORK COVERAGE ² (MAC)	WAITING PERIOD
Class A Preventive Services	• Routine exams and cleanings - Two per 12-month period - One additional cleaning per 12 months if member is in second or third trimester of pregnancy³ • X-rays (bitewing x-rays) - Up to four films, once every 12 months • Full-mouth/panoramic x-rays - Once every five years • Fluoride treatment - Up to age 16, once every 12 months • Sealants - Up to age 16, once every 36 months • Space maintainers - Up to age 16, once every 24 months • Oral cancer screening - For age 40+, once every 12 months	100%	100%	No waiting period
Class B Basic Services	• Fillings • Posterior Composite Restorations • Simple Extractions • Repair of crowns, dentures or bridges • Periodontics (gum treatments) • Endodontics (root canals) • Emergency treatment	90%	90%	No waiting period
Class C Major Services	• Oral surgery (surgical extractions and impacted teeth) • Anesthesia (covered with complex oral surgery) • Inlays and onlays • Crowns, bridges, dentures and endosteal implants • Crown lengthening	60%	60%	12-month waiting period

¹ In-network benefits are for covered dental services provided by a participating dentist. Participating dentists have agreed to accept negotiated fees as payment in full, subject to any deductibles, coinsurance and benefit maximums, and will file claims for you.

² Out-of-network benefits are for covered dental services provided by a non-participating dentist. Benefits are provided at the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC), a scheduled amount determined by Colonial Life. In Alaska only, benefits are based on usual, customary, and reasonable charges (80th UCR) for the same covered procedure by providers of similar training or experience in the general geographic area, reviewed and updated periodically. Benefits are subject to any deductibles, co-insurance and maximums. Dentists haven't agreed to accept reimbursement as payment in full. Additional out-of-pocket costs may apply. You may have to file a claim to receive benefits.

³ Member may have one additional periodontal maintenance in place of an additional cleaning.

Carryover benefits – Premier

CARRYOVER AMOUNT (PER COVERED FAMILY MEMBER)	THRESHOLD LIMIT	CARRYOVER ACCOUNT MAX
\$400	\$800	\$1,600
How carryover benefits work Receive a \$400 benefit in your carryover account to use in the next benefit year when you meet these conditions: • One cleaning and one routine exam and • Total paid dental claims for Class A, B or C services below \$800 (your threshold limit, the maximum amount of benefits an insured can receive during a policy year and still be able to receive the carryover benefit). Your carryover account can grow up to \$1,600 to help pay for claims if you exceed your policy year maximum benefit You must be covered for 12 consecutive months to receive the carryover benefit; any break in coverage will eliminate the carryover account balance. The carryover benefit may not be used for orthodontic treatment or services.		

Orthodontic Benefit

Your dental coverage includes orthodontia benefits that help pay for braces and other orthodontic care. Orthodontic treatment can help correct overcrowded teeth or a severe overbite, and can help boost self-confidence with a healthier smile.

Plan Details

- Available for employee and spouse
- Available for dependent children up to age 26
- \$1,500 maximum lifetime benefit per person
- Up to \$375 of lifetime benefit may be payable for initial banding¹
- Remaining benefit may be used toward follow-up visits, with 50% coinsurance
- 12-month waiting period²

ORTHODONTIC EXAMPLE

This example illustrates how your orthodontic benefit works.



Total orthodontic
treatment cost: \$5,000

\$375



25% of the lifetime
maximum (\$375 out of
\$1,500) paid toward initial
orthodontic banding¹

\$1,125 ÷



Remaining \$1,125 of
the lifetime maximum
available to be used
towards monthly visits

For illustrative purposes.

1. At the time of initial placement of braces or appliances, the plan pays 25% of the allowable charge or 25% of the lifetime maximum benefit, whichever is less. The benefit amount will be payable as of the date appliances or bands are inserted.

2. Waiting periods may be waived if takeover applies. Six-month waiting period in Vermont.

Vision Rider

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. This benefit summary provides a quick reference to the rider's benefits.

CO-PAYS (PER INSURED) ¹		
Benefits (once per 12 months)	In-network	Out-of-network
Vision exam	\$10	N/A
Contact lenses fitting	\$25	N/A
Materials	\$25	N/A

BENEFITS AND ALLOWANCES ¹		
Benefits, after co-pay	In-network	Out-of-network
Vision exam	Covered in full	\$35 allowance
Contact lenses fitting, after co-pay		
Standard ²	Up to \$60 allowance	N/A
Specialty ³	Up to \$100 allowance	N/A
Materials: Eyeglass lenses and frames, after co-pay ⁴		
Single vision	Covered in full	Up to \$25 allowance
Bifocals	Covered in full	Up to \$40 allowance
Trifocals	Covered in full	Up to \$50 allowance
Lenticular	Up to \$120 allowance	Up to \$50 allowance
Progressives	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for children to age 19 only)	Covered in full	N/A
Frames	Up to \$170 allowance	Up to \$50 allowance
Materials: Contact lenses, after co-pay ⁵		
Elective	Up to \$170 allowance	Up to \$100 allowance
Non-elective	Up to \$210 allowance	Up to \$210 allowance

Maximize your benefits

Maximize your vision benefits with any provider in our large, nationwide network, including independent eye doctors, and retail stores such as:

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

You can choose different providers for eye exams, eyeglasses and contact lenses.

ID cards

- Vision ID cards are mailed to your home address within 10 business days of enrolling, separate from dental ID cards.
- Digital ID cards are available on the policyholder's portal when your coverage starts.
- Only the primary insured's name will be listed.

¹ You are responsible for paying the provider directly for any co-pays, amounts over your allowance, and for any services or materials that are not covered under this rider.

² The standard contact lenses fitting exam fee applies to a new or existing contact lens user who wears spherical disposable, daily wear, or extended wear lenses only. This includes follow-ups.

³ The specialty contact lenses fitting exam fee applies to a new or existing contact lens user who wears toric, gas-permeable, mono-fit or multi-focal lens. This includes follow-ups.

⁴ Eyeglass lenses and frames are paid in lieu of the contact lenses benefit.

⁵ The contact lenses benefit is paid in lieu of eyeglass lenses and frames.

Special savings on material purchases*

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 ColonialLifeDental.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
Discount 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

* 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 multiple 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.

In certain Texas counties, Colonial Life & Accident Insurance Company may have received a waiver for a departure from network adequacy requirements. For more details and a list of affected counties, please visit ColonialLife.com/vision-network-access-plan.

Services 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

Colonial Life individual dental insurance features the Unum Dental Network.

Most dental offices will file claims electronically for policyholders.

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 under policy form IDN8000.

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 forms IDN8000 and IDN8100 and rider forms R-VSN8000 and R-VSN8100 (including state abbreviations where used, for example: IDN8100-TX). For cost and complete details of coverage, call or write your Colonial Life independent agent or the company.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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