



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.¹



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 Colonial Life 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:
ColonialLifeDental.com



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

12-month waiting period²

Crowns and major services

Examples: bridges, root canal therapy

12-month waiting period²

Major prosthetic services

Examples: dentures, dental implants

12-month waiting period²

Benefit category and waiting period applicability may vary by plan.



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

Strong, national dental network

As a Colonial Life 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 [ColonialLifeDental.com](https://www.ColonialLifeDental.com).

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.

ColonialLifeDental.com

- Find network providers.
- Learn about good dental health.
- Take oral health assessments.
- Access the member portal at [coloniallifedental.com](https://www.coloniallifedental.com) to manage your dental benefits.
- View your benefits and ID card.
- Check claim status and history.

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](https://www.ColonialLife.com).

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. No waiting period in Maine. Six-month waiting period in Vermont.

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.

This policy is not available in ZIP codes beginning with 025. Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC) is available at www.ColonialLifedental.com/california.

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 (including state abbreviations where used, for example: IDN8000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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

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[ColonialLife.com](https://www.ColonialLife.com)