

The Sun Life Group Dental Insurance for New York State PEF Retirees

Smile brighter knowing that
you're protecting your teeth with
affordable dental care.



Dental insurance can help lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too. Preventing dental problems with good routines at home and regular checkups at the dentist can make a huge difference in your overall health now and in the years to come. Even if you don't have any problems with your teeth and even if you wear dentures, a quick visit to your dentist at least once a year can help you protect a lot more than just your smile.

- Benefit from a dental plan that pays some or all of your dental expenses for covered services when you visit an in-network dentist after you satisfy your annual deductible—\$25 for you, \$50 for you and a dependent, or \$75 for your family.
- Benefit from a dental plan that does not count preventive services toward a \$1,500 calendar year maximum—leaving you with more coverage for more expensive procedures.
- Visit a dentist from Sun Life Dental Network® and you will have no out-of-pocket costs for covered preventive services once you have satisfied the annual deductible. Finding an in-network dentist is easy—simply visit www.sunlife.com/findadentist and choose from more than 15,000 unique providers in New Jersey and New York and more than 145,000 unique providers nationwide.¹

- Use an out-of-network dentist and benefit from the same covered services. You will need to satisfy your annual deductible, pay the difference between Sun Life's fee schedule and the dentist's fee for covered services, and possibly submit a claim form.
- Cover your spouse (or certified domestic partner) and your dependent children so you can help your whole family stay healthy.

Services	Plan
Preventive services (Type I)** Cleanings X-rays Fluoride treatments* Oral examinations	100% coverage
Restorative services (Type II)** Fillings Root canals Simple extractions Periodontal treatments	80% coverage
Major restorative services (Type III)** Dentures Crowns Bridges	50% coverage

*Fluoride treatment is available for covered dependents who are less than age 19.

**Subject to plan limitations.



Eligibility and enrollment

Here are a few things to consider once you are ready to sign up:

- You must be a current dues-paying member of the PEF Retirees at the time of your enrollment to be eligible for the New York State PEF Retirees Dental Program.
- Coverage for dependent children will end on the last day of the month in which they turn 19, or age 25 if a full-time student.
- If you apply within 120 days of a Qualified Status Change (e.g., you get married), you can change your coverage to PEF Retiree only, PEF Retiree and a dependent, or PEF Retiree and family.
- If you terminate your dental coverage, you will not be allowed to re-enroll in coverage at a later date. However, if you previously terminated your coverage and have a Qualified Status Change, you may re-enroll if you do so within 120 days of the date of your Qualified Status Change.

Monthly rates

	Retiree only	Retiree plus 1 dependent	Family coverage
Plan	\$49.82	\$84.72	\$129.31

Take care of your and your family's teeth with affordable dental care.

Sign up for the PEF Retirees Dental plan (Group Number 935636) by calling: 844-738-8118, Monday through Friday, 8:00 a.m. to 8:00 p.m. E.T., to speak with a live Customer Service Representative.

You may also sign up for the PEF Retirees Dental plan by submitting your application via:

Email to: PEFenrollment@sunlife.com

Fax to: 519-342-6858

Toll Free Fax to: 1-844-295-7779

1. Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA®), and dentists under access arrangements with other dental networks. Nationwide counts are state level totals.

This dental plan does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act ("PPACA").

Product offerings may not be available in all states and may vary depending on state laws and regulations. Issued contracts determine all plan features and benefits. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For cost and complete details of the coverage, please contact the company.

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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