

Dental Insurance with Assurant Dental/Sunlife

Deductible Amount

Individual Deductible Amount: \$50

Individual Deductible Amount for Class IV Services: \$0

Maximum Family

Deductible: 3 persons individually

The Individual Deductible does not apply to Class I Dental Services.

The Family Deductible does not apply to Class IV Dental Services.

Co-Insurance Percentages

Class I Preventive Services: 100%

Class II Basic Services: 80%

Class III Major Services: 50%

Class IV Orthodontic Services: 50%

Benefit Maximums:

Benefit Year Maximum: \$1,000

Overall Benefit Maximums:

Temporomandibular

joint treatment: \$3,500

Class IV Orthodontic Services: \$1,000

Covered dental expenses are based on current dental terminology and are updated periodically. The most current dental terminology may not be reflected in the list of covered dental expenses. However, benefits will be payable based on the most current dental terminology.

Additional Benefits

You and your *covered dependents* are eligible for benefits provided by third party vendors as described below. A third party vendor is an entity with whom we contract to provide non insurance benefits. The non insurance benefits offered by the third party vendors are available with the *dental insurance* offered by us.

Dental Care Product Discounts

Discounts on dental care products are available. Please visit the For Members site at www.assurantemployeebenefits.com for details.

Employees may also create a member portal by going to the website below and creating a member account. Employees are able to manage their benefit balances and services in this portal.

<https://www.assurantemployeebenefits.com/wps/portal/Home>