Colonial Life

Dental Insurance

Plan 4 – $2,000, 100% | 80% | 50%



For more information, talk with your benefits counselor.

ColonialLife.com

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

Benefits can help with a variety of dental costs, from routine cleanings to more advanced procedures. Coverage is available for you, your spouse and dependent children.

Plan details

The benefit year maximum for this plan is $2,000 per person.
Class A, B and C services apply toward the benefit year maximum.

This plan has a deductible of $50 per person.
Families only pay the deductible for a maximum of three people.
Applies only to class B and C services.

The co-insurance for this plan is:

CLASS	TYPE OF SERVICE	INSURANCE PAYS
Class A	Preventive services	100%
Class B	Basic services	80%
Class C	Major services	50%

Network

Our national dental network offers more than 381,000 access points.[1] Members may choose any dentist but may receive additional savings by choosing an in-network dentist. Plus, services not covered by this plan may also still be eligible for in-network savings.[2] Out-of-network benefits are paid at the network negotiated rate.[3]

To locate a participating dentist, access the provider search at ColonialLifeDental.com.

See reverse for covered procedures and waiting periods.

Covered procedures and waiting periods

Preventive services (Class A): No waiting period

- Routine exams and cleanings (twice every 12 months)
  - One additional cleaning per 12 months if member is in second or third trimester of pregnancy[4]
- X-rays
  - Bitewing X-rays (up to four films; once every 12 months)
  - Full mouth/panoramic X-rays (once every five years)
- Children's services (up to age 14)
  - Fluoride treatment (once every 12 months)
  - Sealants (once every 36 months)
  - Space maintainers (up to age 14; once every 24 months)
- Adjunctive pre-diagnostic oral cancer screening (for age 40 or older; once every 12 months)

Basic services (Class B): No waiting period

- Simple restorative services (fillings)
- Simple extractions
- Emergency treatment
- Repair of crown, denture or bridge

Major services (Class C): 12-month waiting period

- Oral surgery (extractions and impacted teeth)
- Anesthesia (subject to review; covered with complex oral surgery)
- Periodontics (gum treatments)
- Endodontics (root canals)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in lieu of an approved three-unit bridge)

Colonial Life

ColonialLife.com

1 Internal data (2019). Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

2 Not an insured benefit.

3 If you visit an out-of-network dentist, you may be billed for remaining amounts over the benefit amount paid, up to the billed charge.

4 Member may have one additional periodontal maintenance in lieu of an additional cleaning. Periodontal maintenance is a major service and subject to a 12-month waiting period.

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.

Dental plans are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC, and administered by Starmount Life Insurance Company.
©2019 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

12-19 | 101839-3

Dn