



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



Scan to watch Clay's story and see how dental benefits can help with unexpected moments.



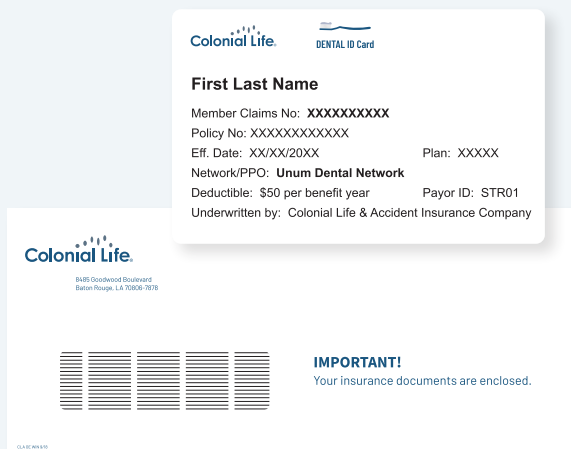
Advantages of our dental insurance

- 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



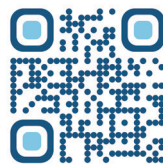
ID cards

- ID cards are mailed to your home address within 10 business days of enrolling.
- Only the primary insured's name will be listed.
- Vision coverage, if purchased, includes a separate ID card.¹
- See below for a sample ID card and the envelope it is sent in.



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



Scan to find a network provider

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, identify yourself as a "Colonial Life member" and ask them to verify the network information on your member ID card.



Can't find your dentist or eye care professional in our growing networks? Refer your provider by emailing us at networkrecruiting@coloniallife.com. Include the provider's name and address in the email and we'll follow up with them.

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
 - Print 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

Saturdays

10 a.m. – 4 p.m. ET

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.



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

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.²

Teledentistry care³

- 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 appropriate⁴
- Refers patients to an in-network dentist for follow-up care if they don't have a dentist

1 Vision coverage not available in IL.

2 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.

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

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

Colonial Life individual dental insurance features the Unum Dental Network in the following states: AL, AK, AZ, AR, CA, CO, CT, DE, GA, HI, ID, IL, IN, IA, KS, KY, ME, MD, MA, MI, MN, MS, MO, NC, ND, NE, NM, NV, NH, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WI, WV and WY. In LA only, the network is Starmount Dental Network/DenteMax. In FL and VA only, the network is Starmount Dental Network/DenteMax Plus. In NJ only, the network is DenteMax Plus.

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC) is available at ColonialLifeDental.com/California.

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 and R-VSN8100-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

