



Coorden Insurance Group
Protect what matters most

Individual Dental PPO Insurance Overview



Help employees protect their dental health

Our dental insurance can help employees maintain good dental health with easy-to-use coverage. This added financial protection is a simple way to enhance a benefits package.

Plan features

- Immediate coverage on preventative services from any in-network dentist, with no member responsibility
- No waiting periods on basic and preventive services
- Coverage for major services
- Freedom to choose any dentist, with access to more than 323,000 access points;¹ additional savings on covered and non-covered services when employees stay in-network
- You can search for providers at Colonial-PaulRevere.com/dental

Competitive advantages

- No annual renewal process or rate changes² – guaranteed renewable until age 75
- Guaranteed issue to one enrolled with no participation requirements
- Insureds can keep coverage with no rate increases if they change jobs or retire
- Takeover options available

Optional benefits

- Vision rider
 - Available at the employee level
 - \$10 co-pay for exams; \$25 co-pay for materials
 - Access to a national vision network with more than 40,000 access points,¹ including independent professionals and retail stores
- Orthodontic benefit
 - Available at the group level
 - Provides a \$1,000 maximum lifetime benefit per child (for children up to age 19)
 - Member responsibility at 50%
 - 12-month waiting period
- Rollover benefit
 - Available at the group level
 - Extra benefits for employees when they take care of their teeth
 - Portion of annual maximum rolls over each year; must have one cleaning, one regular exam and total dental claims paid during the year below the threshold limit

914-656-5008

Dental Plan Comparison

Plan details	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Plan type	PPO/MAC	PPO/MAC	PPO/MAC	PPO/MAC	PPO
Annual maximum	\$1,000	\$1,000	\$1,500	\$2,000	\$1,500
Deductible (Max three per family; applies per benefit year; does not apply to Class A services)	\$50	\$50	\$50	\$50	\$50
MEMBER RESPONSIBILITY					
Class A (Preventive) No waiting period	0%	0%	0%	0%	0%
Class B (Basic) No waiting period	40%	20%	20%	20%	20%
Class C (Major) 12-month waiting period	50%	50%	50%	50%	50%
If offered: Class D (Ortho) 12-month waiting period Maximum lifetime benefit of \$1,000 per child	50%	50%	50%	50%	50%
How out-of-network benefits are paid	Based on in-network negotiated rate	Based on in-network negotiated rate	Based on in-network negotiated rate	Based on in-network negotiated rate	Based on the customary charge set at the 90th percentile

Coverage options

Employee

Employee and spouse

Employee and dependent children

Family - employee, spouse and dependent children

Plan information:

- No annual renewal process or rate changes²
- Guaranteed issue, no participation requirement
- Minimum of three eligible with one enrolled
- Issue age 17-74

Talk with your benefits representative to learn more about our dental insurance.

1 Internal data, 2017. Access points are sites where network dentists see patients. Some providers may be available at more than one access point.

2 Rates may only be increased if all rates in the state the policy was issued change.

This base policy provides dental benefits only. The expected benefit ratio for this policy is 55%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. The policy had exclusions and limitations, which may affect any benefits payable. See the actual policy or your benefits representative for specific provisions and details of availability.

Dental plans are underwritten by The Paul Revere Life Insurance Company, Worcester, MA and administered by Starmount Life Insurance Company.

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