

Guidelines for treatment-in-progress

This document is intended to show our standard approach to treatment that is in progress for transfer groups. It does not apply to employees hired after a group transfers. The guidelines apply to our employer- and employee-paid products.

Transfer issue*	Guidelines
Deductible credit	Deductible amounts satisfied by the prior carrier in the same calendar year may be credited towards our deductible. We may require a copy of the Explanation of Benefits showing that the deductible had been met in order to credit the deductible.
Annual maximums	Amounts paid by the prior carrier for non-orthodontic benefits are not applied to our maximums.
Replacement of teeth missing	The replacement of an extracted tooth must take place within 12 months of extraction and the procedure must be a covered dental expense under our policy and the prior plan to be considered.
Treatment-in-progress	<ul style="list-style-type: none"> • Crowns: Our procedure is to pay on the seat date. We will consider payment for the crown as long as the crown is seated within 30 days. • Root canals: We will consider payment for Root Canals on the final restoration (there is no time limit). • Bridges, partials, and dentures: We will consider payment if placement is within 12 months after the extraction date of the tooth involved.
Orthodontia-in-progress	For Orthodontic treatment in progress, we will allow benefits up to the lesser of the maximum benefit of our plan or the prior plan reduced by any payments made by the prior carrier. This is for patients who have been banded under the previous policy.
Predetermination of benefits	If the prior carrier issued a predetermination of benefits, we will honor the predetermination for the services subject to policy provisions, deductibles, and coinsurance percentages under the Sun Life contract.

To learn more, call your local Sun Life employee benefits representative.

*Policy year deductible credit does not apply.

This dental insurance 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").

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. 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.

Products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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