Dental work in progress

Some dental procedures take several visits to complete. Your employees may have already begun treatment that is now covered by your new Sun Life Dental plan. Sun Life’s coverage on work in progress may be subject to timing and may depend on how much the prior carrier has already paid toward the treatment.

Here are the answers to frequently asked questions about the takeover of work in progress of orthodontics and other dental procedures.

Does Sun Life cover orthodontic work in progress?
Yes, as long as your Sun Life plan includes coverage for orthodontic, or Type IV, expenses and your prior plan was not a DHMO. See your booklet-certificate for details.

How does Sun Life decide if a work in progress is eligible for coverage?
Orthodontic claims may be eligible for coverage if the appliance (like braces) was placed on or after the Sun Life effective date. The claim will be subject to the Sun Life deductible, coinsurance, waiting periods, and maximum. If the orthodontic appliance was placed before the Sun Life effective date, any payment would be prorated based on the remaining length of treatment.

Endodontic claims may be eligible for coverage only if the completed date of service is after the Sun Life effective date.

Claims for fixed bridgework may be eligible for coverage only if all of the following occurred after the Sun Life effective date: treatment start date (date impressions are made), preparation of teeth, and placement of appliance.

Claims for crowns, inlays, and onlays may be eligible for coverage only if all of the following occurred after the Sun Life effective date: treatment start date, preparation of teeth, and placement of appliance.

### Prior carrier coverage vs. Sun Life coverage

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<thead>
<tr>
<th>Prior carrier coverage</th>
<th>Sun Life coverage</th>
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<tr>
<td>Orthodontic treatment begins before Sun Life effective date and continues after date. Benefit payment prorated based on remaining length of treatment.</td>
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<tr>
<td>Endodontic treatment can begin before Sun Life effective date, but the completed date must be after.</td>
<td>Fixed bridgework must begin and be completed after Sun Life effective date.</td>
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<tr>
<td></td>
<td>Crowns, inlays, and onlays must begin and be completed after Sun Life effective date.</td>
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continued
What information does Sun Life need for an orthodontic claim in progress?
To make the most of your Sun Life orthodontic coverage, be sure to include the following when submitting a claim:

- the date the appliance was inserted or the bands placed
- the number of months of treatment
- the total fee for the treatment plan
- Explanation of Benefits from the claim with the prior carrier showing what was previously paid

This will help us make the most accurate claim decision. If the prior carrier’s payment is not available, Sun Life will estimate the amount.

How much of the orthodontic work in progress is covered?
Sun Life figures out how much of the work in progress should be covered based on the following:

- how much of the work was already paid by the prior carrier
- when the treatment started
- the lifetime orthodontic maximum on the Sun Life plan
- the coinsurance level on the Sun Life plan

Work in progress is subject to Sun Life’s orthodontic maximum, not the prior carrier’s.

Example
Your daughter had braces placed while covered under the prior carrier’s plan. The braces were placed on June 1, 2011 (banding date), and treatment is expected to last 24 months. The prior carrier has paid $600 toward the treatment so far.

On February 1, 2012 (effective date), the Sun Life Dental plan became effective. The Sun Life plan covers 50% of the treatment cost (coinsurance) up to $1,000 (orthodontic plan maximum). And because you visited a dentist in the PPO network, your dentist is only allowed to charge up to $4,000 for the treatment (allowed ortho charge).*

To calculate the amount payable by Sun Life when the prior carrier amount paid is known:
1. Determine the maximum amount payable. This amount is the lesser of 1) the allowed ortho charge multiplied by the coinsurance and 2) the orthodontic plan maximum.
   Ex: $4,000 x 50% = $2,000 versus ortho plan max $1,000. $1,000 is the maximum amount payable.

2. Determine the remaining balance. This is calculated by taking the maximum amount payable minus the amount paid by the prior carrier. This is the amount payable by Sun Life.
   Ex: $1,000 - $600 = $400 payable by Sun Life

To calculate the amount payable by Sun Life when prior carrier amount paid is unknown:
1. Determine what percentage of the treatment has been completed. This is calculated by dividing the length of completed work (in months) by length of treatment period.
   Ex: June 1 banding date to Feb 1 Sun Life effective date = 8 months
   8 months / 24 months treatment length = 33.3% of treatment completed

2. Determine the maximum amount payable. This amount is the lesser of 1) the allowed ortho charge multiplied by the coinsurance and 2) the orthodontic plan maximum.
   Ex: $4,000 x 50% = $2,000 versus ortho plan max $1,000. $1,000 is the maximum amount payable.

3. Estimate prior carrier payment by multiplying maximum amount payable by percent of treatment completed.
   Ex: $1,000 x 33.3% = $333 estimated prior carrier payment

4. Determine the remaining balance by subtracting the estimated paid amount from the maximum amount payable.
   Ex: $1,000 - $333 = $667 payable by Sun Life

If you have questions about work in progress, call Dental Customer Service at 888-222-3660, 8 a.m. to 8 p.m. ET.

*The allowable orthodontic charge is the same as the one in the PPO fee schedule when the provider is in the PPO network; when the provider is out of network, it equals the U&C.

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 GP-A and GC-A. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series GP-A and GC-A. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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