



DENTAL

State of Florida employees 2019 benefit options

Two dental plans to choose from—No Premium change for 2019!
Look at these features!

Indemnity PPO Plan/Freedom Advance (People First Plan Code: 4074)



- Freedom to choose any dentist or specialist
- In- and out-of-network coinsurance is the same; no penalty for using out-of-network dentist
- Access to over 6,200 unique dentists in Florida (and more than 100,000 nationwide) offering up to 30% off their usual fees
- Coverage for up to 4 cleanings per year¹
- 100% coverage for preventive services such as cleanings and X-rays
- Coverage for composite resins (white fillings) on back teeth
- Calendar year deductible (waived for Type I): \$50/individual and \$100/per family, in- or out-of-network
- Major services (Type III) covered at 50% in the first year with no waiting periods
- Vision Discount Program included

Prepaid 225 with Ortho Copays Plan (People First Plan Code: 4025)



- No additional charge for 35 procedures including oral exams, x-rays, routine cleanings, fluoride treatments, and sealants; 250+ procedures covered by set copayments
- No deductibles or claim forms, annual benefit maximum, or waiting periods
- Pre-existing dental conditions are covered
- Each family member may choose their own Plan Dentist from the list of participating general dentists
- 30 common specialty procedures provided by member's selected Plan dentist or Plan Specialist for same copayment
- An implant benefit
- Set copayments for child and adult orthodontic treatments
- Vision Discount Program included

We make it simple to enroll. Visit <https://peoplefirst.myflorida.com>

Learn more by visiting www.sunlife.com/STofFL



1. Dental prophylaxis cleaning is limited to 1 time in any 6 month period and periodontal maintenance procedure is limited to 1 in any 3 month period. Total number of combined dental prophylaxis cleanings and periodontal maintenance procedures cannot exceed 4 in a 12 month period.

Helping State of Florida employees choose a dental plan from Sun Life

The following scenarios were developed to help you decide whether an Indemnity PPO or Prepaid/DHMO plan is the best choice for you and your family.

If the following situation is true for you...

Consider choosing...

	Indemnity PPO Plan	Prepaid/DHMO Plan
I need a lot of dental work that might cause me to exceed the PPO maximum of \$1250 per person.		✓
If you're willing to go to an in-network orthodontist for yourself or dependents and need to know exact amount		✓
If you are most interested in a higher orthodontic benefit for your child (to age 19) with a provider that you choose	✓	
There is an in-network dentist that I would be satisfied selecting.		✓
My family is in multiple locations and needs the flexibility of being able to go to any dentist.	✓	
I expect to only need Preventive services (exams, cleanings, etc.) this year.		✓

Vision Discount Program (Included with both the Indemnity PPO and Prepaid Plan)

Access Plan

Your dental plan includes a vision discount plan through Vision Service Plan (VSP). The vision plan includes discounts on exams and the purchase of eyeglasses, contact lenses, sunglasses and other prescription eyewear when provided by VSP doctors. VSP is available for you and everyone covered on your dental plan!



How to Use VSP

Use our Web-based doctor locator at www.vsp.com, or call VSP at 1-800-877-7195 to request a doctor listing.

Identify yourself as a VSP member and be prepared to provide the enrolled member's social security number when you make your appointment. (The VSP doctor will verify your eligibility and vision plan coverage, and will obtain authorization for services and materials. If you are not currently eligible for services, the VSP doctor is responsible for communicating this to you.)

Your fees are automatically reduced at the time of service — with no claim forms to fill out!

VSP Member Service 800-877-7195

THIS VISION DISCOUNT PLAN IS NOT INSURANCE.



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Insurance products are underwritten by Union Security Insurance Company (USIC) (Kansas City, MO) under Form Series GP-12/GC-12, and administered by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA). Prepaid dental products are provided by USIC under Form Series BDC-GDSA and are administered by SLOC.

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