

Glen Cove CSD Dental Change FAQ- PPO

Sun Life (Group #978134) Effective 7/1/2025

Q: Who is the new dental insurance carrier and when do they start?

A: Sun Life will be the new insurance carrier replacing Guardian beginning July 1, 2025, the new policy number will be #978134

Q: Why is the insurance carrier changing again?

A: Guardian gave us a large increase in 2024 and came in with another increase for the July 1, 2025 renewal. The district elected to reach out to multiple carriers to see if they would be able to offer the same benefits with lower rates than the renewal. Sun Life is the carrier that came in with the lowest rates.

Q: Will there be any changes to the dental benefits being offered?

A: No, all benefits being offered under Guardian will remain the same under Sun Life. Including the 100% benefit for preventive services and all child dependents being covered until age 26 regardless of student status.

Q: How will my deductible and annual maximum be affected by this change?

A: Both your deductible and annual maximum will reset on July 1, 2025 and then reset again on January 1, 2026. After January 1, 2026 it will remain on a calendar year schedule.

Q: What do I need to do in order to be enrolled?

A: You do not need to do anything in order to remain in the PPO dental policy that you are currently enrolled in. You and any dependents currently enrolled under Guardian will automatically be enrolled with Sun Life.

Q: What if I am currently enrolled in the DMO under Guardian?

A: If you are enrolled in the DMO with Guardian you will be receiving a separate email with instructions. If you do not receive an email, you are enrolled in the PPO and will be automatically enrolled with Sun Life.

Q: What if I have a dental appointment scheduled for after 7/1/2025?

A: You have full benefits and can be seen beginning 7/1/2025 under Sun Life. Please inform your dentist office about the change of insurance so they can bill the correct carrier. You will receive an ID card directly from Sun Life closer to 7/1/2025 that you can use to verify coverage. *If you have a dental claim denied for a date of service after 7/1/2025 please verify that your dentist has your new insurance information. Guardian will correctly deny all claims with a date of service after 7/1/2025.*

Q: If I currently have work in progress, how will it be handled? (Ex. I have a temporary crown on my tooth right now and am scheduled to get a permanent crown after 7/1/2025)

A: As long as you were covered by the prior plan, work in progress will be covered under the new policy. If you had a mold for a crown taken prior to 6/30/25 it will be paid under Guardian even if additional work for the same procedure is done after 7/1/2025. If the mold will not be taken until after 7/1/2025 the remaining claims should be sent to Sun Life.

Glen Cove CSD Dental Change FAQ

Sun Life (Group #978134) Effective 7/1/2025

Q: Will I get a new dental ID card?

A: No, Sun Life does not mail cards to enrollees. You must make an online account to print or download your ID card. See instructions below.

Q: How do I know if my dentist is in the Sun Life network?

A: You can check by participating the provider, list on Sun Life or US "Find a dentist"

- The next page will automatically default to "PPO Plans" which is where you want to search
- Select the "Sun Life Dental Network"
- Enter the zip code of the dental provider you want to search for and click "Search Dentists"
- The next page will be a list of dental providers who are all in the Sun Life PPO dental network. All providers listed will accept your dental coverage as "In-Network"

Q: My child is in the middle of an orthodontic treatment, what happens if my dentist is now either in or out of network when they were not before?

A: Orthodontia Transition of Care is automatically included with the PPO. Sun Life will work with the provider to determine how far into the treatment plan the member is, how much of the Ortho Lifetime max has already been paid out and pro-rate the remaining amount. Sun Life will cover the pro-rated remaining amount based on the applicable coinsurance.

Q: Can I check my dental information online?

A: Yes, you can make an online account on SunLifeConnect.com by clicking the Sign in / Register link at the top right. You will have access to all your dental information including EOB's, dental history and the ability to print a new ID card. You will have to wait until the effective date before being able to make an online account. **You can print/download your ID card once you create an account.**

Q: Will I be paying more out of my paycheck for the Sun Life coverage?

A: No, Sun Life matched the current rates, and the same amount will be deducted from your paycheck.

Q: What if my dentist is not in the Sun Life network?

A: If your dental provider is not in the Sun Life network you can still see them as an out of network provider under the PPO and have claims submitted and paid. Part of the reason Sun Life was selected as the new carrier was due to them having more of the dentists being used by Glen Cove CSD employees as in network.

Q: I am having problems getting answers to my personal dental questions.

A: If you are having any type of dental problem and do not know where to get an answer, please call Ryan Stewart at 516-357-9017. He will personally work with you and get an answer to any dental questions you may have.