

General information regarding treatment-in-progress

This document is intended to provide general information on coverage for dental treatments in progress when your dental coverage is transferred to us. This information only applies to individuals enrolled in dental coverage under the prior carrier’s plan for your employer¹. If you weren’t enrolled for dental coverage with the prior carrier for your employer this will not apply to you. More specific information regarding coverage can be found in your issued contract or by contacting Sun Life.



Transfer concerns	
Treatment-in-progress	We require your history/treatment plan from your provider at the time of claim processing. Please let your dentist know that you have a new carrier and to submit your history/treatment plan to our dental claims area. We will not pay benefits if the prior plan has an extension of benefits provision that covers the treatment. Benefits may also be subject to prorating.
Orthodontia-in-progress	Orthodontia coverage must have been available under the prior carrier’s plan and a payment must have been issued under that plan for the orthodontic services in progress. Any benefits allowable will be to the maximum benefit of our plan reduced by any payments made by the prior carrier. To determine your eligibility for benefits, please forward to us your current treatment plan as well as the total benefit paid by the prior carrier.
Coordination of benefits	We do coordinate benefits. If you are covered under two plans, and: • We are the primary plan, then there is no impact to how benefits are paid. • We are the secondary plan, then benefits may be reduced so that the total benefits paid or provided by all plans during a claim period are not more than the total.

1. New hires may be eligible for orthodontia-in-progress if they were covered under a group othodontia plan with their prior employer. Plans contain limitations, exclusions, reductions and restrictions. Benefits provided and premium amounts depend upon the plan selected. Contact us for costs and complete details. 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.

© 2023 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. The Sun Life name and logo are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

GDFL-6246-f

#1239545588 10/23 (exp. 10/25)