

Preventive Rewards

Rewarding annual preventive care

Sun Life PPO dental plans with our Preventive Rewards option rewards employees for getting annual preventive care. Dental members can get additional maximum dollars added to their benefits based on their paid claims for preventive services. This promotes preventive care while providing additional maximum dollars for future years when they might need additional services. The additional maximum dollars can be spent on any covered services¹, not just preventive services.

Preventive Rewards is available with any of our PPO dental plans – including Administrative Services Only (ASO) plans. We have options for the following annual maximum amounts:

Plan annual maximum	Reward amount	Maximum reward
\$500	Based on paid claims for preventive services	\$500
\$750		\$500
\$1,000		\$1,000
\$1,200		\$1,200
\$1,250		\$1,250
\$1,500		\$1,250
\$1,750		\$1,250
\$2,000		\$1,500
\$2,500		\$1,500
\$3,000		\$1,500

How does Preventive Rewards work?

Let’s say you have a \$1,500 annual maximum *plus Preventive Rewards* on your plan. When a dental member has paid claims for preventive services in a year, they can rollover the amount of those paid claims, up to \$1,250, for future years. They can get additional rewards each year until they hit \$1,250. This rewards dental members for getting preventive treatments while increasing their annual maximum dollars for future treatments.



Ask your Employee Benefits Representative about Sun Life's new Preventive Rewards option today!

1. The additional maximum dollars cannot be used for orthodontia services.
This dental plan 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 (SLOC) (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.) (SLHIC) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01. Administrative Services Only services for self-funded dental plans are administered by SLOC in all states except New York. In New York, they are administered by SLHIC. Product offerings may not be available in all states and may vary depending on state laws and regulations. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For cost and complete details of the coverage, please contact the company.
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