



Walton Beverage Company Dental Benefit Summary

Presented by: Sun Life Financial

Effective: January 1, 2018

Plan: K1900345

Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other employer defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Plan Description

Calendar Deductible – Individual		\$25
Calendar Deductible – Family		3 individuals
Deductible Applies		Class II & III
Calendar Year Maximum Benefit		\$1,500
Orthodontia		Not Covered
Orthodontia Deductible		N/A
Orthodontia Lifetime Maximum		N/A
Coinsurance		Highlights of Covered Services
Class I: Diagnostic & Preventive	100%	Oral exams, cleanings, bitewing X-rays, fluoride treatments, sealants, space maintainers, intraoral complete series X-rays or panoramic film
Class II: Basic	80%	Fillings, simple extractions, stainless steel crowns, emergency exams, oral surgery, periodontics, general anesthesia and intravenous sedation, intraoral and extraoral X-rays, root canal therapy
Class III: Major	50%**	Crowns, full and partial dentures, bridges, implants, inlay/onlay, den adjust, reline, recement, rebase, treatment of TMJ-limited to \$500 lifetime maximum
Class IV: Child Only Orthodontia	N/A	[Orthodontic extractions, full or partial bands, appliances (removable and fixed).]

Assurant® Dental Network, the dental network for your plan, includes 120,000+ unique dentists][Assurant Focus Dental Network®, the dental network for your plan, includes 100,000+ unique dentists] contracted with Dental Health Alliance, L.L.C.® (DHA®) and dentists under access arrangements with other dental networks. To find a dentist in your area, or to nominate your dentist to participate in our network, go to www.sunlife.com/findadentist under PPO plan select your network, or call Customer Service at 800.733.7879.

****Pre-Estimation:** If the charge for any dental treatment is expected to exceed \$300, Sun Life recommends a dental treatment plan be submitted to Claims for review before treatment begins.

"Assurant Employee Benefits", the Assurant name, and related logos are trademarks of Assurant, Inc. and are used under license. Administrative Services Only services for self-funded dental plans are administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA) and provided by Union Security Insurance Company (Kansas City, MO) in all states except New York. In New York, they are administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) and provided by Union Security Life Insurance Company of New York (Fayetteville, NY).

Commonly asked questions about Dental benefits:

Q: What are my deductibles?

A: Your plan has a \$25 per person deductible. The family deductible is satisfied when 3 family members meet their \$25 per person deductible. The deductible is waived for Preventive services. Your Orthodontia coverage has no deductible.

Q: Can I see my own dentist?

A: You are free to use the dentist or specialist of your choice. However, when you choose a dentist in your plan's PPO network, you may save money. Using a network dentist may lower your out-of-pocket costs and may make your annual maximum go further.

Q: Who are eligible dependents?

A: Those qualified to be covered under your dental plan include your spouse and your children less than age 26. See your plan document for additional eligibility details.

Customer Service	Claims
Sun Life Financial PO Box 981624 El Paso, TX 79998-1624 800.733.7879	Sun Life Financial PO Box 2940 Clinton, IA 52733-2940 800.442.7742 Electronic Claims: Payor 70408

For more information regarding claims and services, please visit our website at: www.sunlife.com/findadentist, under PPO Plan, select your network, or call us at 800.733.7879.

This summary provides only a general overview and does not contain or describe all plan details. The plan document determines all plan features and benefits. Please consult your plan documents for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Sun Life for additional information.