

Dental Insurance

Level 2



For more information,
talk with your
benefits counselor.

ColonialLife.com

Dental insurance can help with a variety of dental costs, from routine cleanings to more advanced procedures. These benefits are available for you, your spouse and eligible dependent children.

The calendar year maximum for level 2 is \$1,600.

Dental wellness and radiographic image procedure (X-ray) benefits are not subject to the calendar year maximum.

Dental wellness	\$55
Two wellness exams per covered person per calendar year; exams must be separated by 150 days No waiting period	
Radiographic image procedure (X-ray)	\$40
One X-ray benefit per calendar year per covered person No waiting period	
Fillings and basic services	\$15 – \$250
3-month waiting period	
Pain management and adjunctive services	\$30 – \$130
3-month waiting period	
Other preventive services	\$20 – \$110
6-month waiting period	
Oral surgery, gum treatments and prosthetic repair	\$30 – \$1,200
6-month waiting period	
Crowns and major services	\$15 – \$375
12-month waiting period	
Major prosthetic services	\$90 – \$1,200
24-month waiting period	

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for: coding convention errors, misrepresentations or upcoding, crown replacement services within five years of last placement, inlay or onlay replacement services within five years of last placement, procedures prior to the effective date, procedures prior to the expiration of the waiting period, prosthetic replacement services within five years of last placement, repairs within six months of the initial procedure, sealant limitation (limited to secondary molars for dependent children under age 16 and will not be payable more often than every five years), teeth missing before the policy coverage effective date, treatment outside of the United States, unlisted procedures, or unrecommended or unrequired services. This list does not include a complete description of each limitation and exclusion. To obtain a complete description of benefits, limitations and exclusions, please refer to the policy or see your Colonial Life benefits counselor.

Applicable to policy Dental-MA, Dental-NJ and Dental-UT. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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