



Dental coverage worth smiling about

It's important to maintain a healthy smile, but dental procedures can be expensive. With dental insurance, you can help preserve your dental health – and your budget – with easy-to-use coverage.

Advantages of our dental insurance

■ Dental wellness

Immediate coverage on preventive services from any in-network dentist with no member responsibility, and with no waiting periods on preventive and basic services.

■ Large network with freedom of choice

You can find a dentist in our national PPO network, which has more than 323,000 access points,¹ and you can choose any dentist you want – in-network or out-of-network.² You can search for providers at Colonial-PaulRevere.com/dental.

■ Potential to maximize savings

You can receive additional savings on covered and non-covered services when you stay in-network.



The condition of your teeth can impact self-esteem, relationships, job seeking and overall health.

University of Michigan, National Poll on Healthy Aging, 2017. Survey of adults age 50-64.



Regular dental exams can reveal signs of oral cancer, heart disease, diabetes and other diseases making them easier to treat and control.

Mayo Clinic, *Oral Health: A Window to Your Overall Health*, 2016

Simple, convenient service

- You can easily locate a dentist who's right for you by visiting Colonial-PaulRevere.com/dental or using the AlwaysAssist mobile app.
- If you stay in-network, your dentist's office will file claims on your behalf.
- You'll receive customer service that's most convenient to you – talk with a representative over the phone six days a week, track claim and benefit information online.

A vital part of your overall health

Our dental coverage can help you pay for advanced procedures, such as fillings, crowns, dentures and root canals. It also provides benefits for routine cleanings and care. These regular dental visits are an important part of maintaining good health.

During routine appointments, your dentist can help detect oral health problems early, when treatment may be simpler and more affordable. For example, plaque and tartar contribute to inflammation and infection of the ligaments and bones that support the teeth, which could lead to tooth loss. Professional cleanings can help prevent these problems.³

By choosing a full-service dental plan that covers a variety of needs, you can help protect your overall health.

Colonial Voluntary Benefits™
The benefits of good hard work.*

Talk with your benefits counselor to learn more.

Colonial-PaulRevere.com

- 1 Internal data (2017). Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.
- 2 If you visit an out-of-network dentist, you may be billed for remaining amounts over the benefit amount paid.
- 3 Marjorie K. Jeffcoat, et al., "Impact of Periodontal Therapy on General Health," *American Journal of Preventive Medicine*, Aug. 2014

This base policy provides dental benefits only. The expected benefit ratio for this policy is 55%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your benefits counselor for specific provisions and details of availability.

Dental plans are underwritten by The Paul Revere Life Insurance Company, Worcester, MA and administered by Starmount Life Insurance Company.

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