



Dental and vision coverage can help protect your overall health

Maintaining a healthy smile and good vision can have a positive impact on your health, but dental and vision appointments can get expensive. With dental and vision insurance from Colonial Life, you can help protect your health – and your budget – with easy-to-use coverage.



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.

Advantages of our dental insurance

■ Dental wellness

Network providers offer 100% coverage on preventive services, with no waiting periods on preventive and basic services.

■ Large network with freedom of choice

You'll have access to a nationwide network of more than 323,000 access points,¹ and you can choose any dentist you want – in-network or out-of-network.²

■ Potential to maximize savings

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



Regular vision exams can help show signs of diabetes or high blood pressure.

Centers for Disease Control and Prevention, *Keep an Eye on Your Vision Health*, 2016



ColonialLife.com

Vision coverage that's focused on you

You can also elect to make vision insurance part of your coverage. Vision benefits can help you pay for regular eye exams and materials, such as contact lenses and eyeglasses (lenses and frames).

With our national vision network:

- You'll have access to quality care with more than 40,000 access points.¹
- You can choose from independent professionals and retail stores including, Walmart, Target, America's Best and more.
- You can use your benefits for exams and materials at different providers.

Simple, convenient service

- You can easily locate a dentist or eye care professional who's right for you by visiting ColonialLife.com or using the AlwaysAssist mobile app.
- If you stay in-network, your dentist office or eye care professional's office will file claims on your behalf.
- We can provide you with professional, personal service by phone six days a week, or you can track your claim and benefit information online.

A vital part of your overall health

Regular dental appointments and eye exams can help protect your overall health and wellness.

Through routine care, your dentist can 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

Regular eye exams are also important, even if you feel like your vision is good. Eye exams can detect common eye diseases that often don't have initial symptoms. Without eye exams, these diseases can go undetected for a long time.⁴

Talk with your Colonial Life benefits counselor to learn more.

- 1 Internal data (2017). Access points are sites where network dentists and vision care providers see patients. Some providers 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
- 4 Centers for Disease Control and Prevention, *Keep an Eye on Your Vision Health*, 2016

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

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