



Individual Dental Insurance

Orthodontic Benefit

Your dental coverage includes orthodontia benefits that help pay for braces and other orthodontic care. Orthodontic treatment can help correct overcrowded teeth or a severe overbite, and can help boost self-confidence with a healthier smile.

PLAN DETAILS

- Available for employee and spouse
- Available for dependent children up to age 26
- \$1,500 maximum lifetime benefit per person
- Up to \$375 of lifetime benefit may be payable for initial banding¹
- Remaining benefit may be used toward follow-up visits, with 50% coinsurance
- 12-month waiting period²

1 At the time of initial placement of braces or appliances, the plan pays 25% of the allowable charge or 25% of the lifetime maximum benefit, whichever is less. The benefit amount will be payable as of the date appliances or bands are inserted.

2 Waiting periods may be waived if takeover applies. Six-month waiting period in Vermont.

**THIS POLICY PROVIDES LIMITED BENEFITS.
A NETWORK ACCESS PLAN IS AVAILABLE.**

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC) is available at ColonialLifeDental.com/California.

This information is not intended to be a complete description of the insurance coverage available. 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. Applicable to policy form IDN8100 (including state abbreviations where used, for example: IDN8100-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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ORTHODONTIC EXAMPLE

This example illustrates how your orthodontic benefit works.



Total orthodontic treatment cost: \$5,000

\$375 →

25% of the lifetime maximum (\$375 out of \$1,500) paid toward initial orthodontic banding¹

\$1,125 ÷

Remaining \$1,125 of the lifetime maximum available to be used towards monthly visits

For illustrative purposes.