

HIGHLIGHTS OF

Dental Insurance Benefits for Employees of New Hanover County Government

008-1475-00



Welcome to Sun Life and Health Insurance Company (US), a member of the Sun Life Financial group of companies. We provide Group Dental Insurance to eligible employees of New Hanover County Government.

With Dental from Sun Life Financial, you get the benefits of coverage from a group insurance carrier with over 25 years of experience in group dental. Our Dental Customer Service is ready to help you find a provider and answer questions on your dental plan -- call us at (800) 451-2513, 8am - 6pm EST.

This flyer highlights the benefits available through your employer. For more information, see the Sun Life and Health Insurance Company (US) group Dental booklet available from your employer.

Eligibility

- Each full-time, non-union employee working 30 hours or more per week.

Waiting Period

- 1st of the month following 30 days

Claims Information

- Mailing Address:
Sun Life Financial
Employee Benefits Group
P.O. Box 81633
Wellesley Hills, MA 02481

Visit our website at <https://ebg.sunlife.com> and click on Plan Participants.

Limitations and Exclusions

- This summary represents a general overview and is not a complete description of your plan. It is being provided preliminary to the issuance of the certificate. All of our dental policies include exclusions, limitations and frequency requirements. The actual provisions of your dental policy will be used to determine coverage for any claims submitted to us.

About Sun Life Financial

- We have provided group insurance in the U.S. since 1924, and we are the 6th largest insurance company in North America based on market capitalization.¹ We have been named one of the Global 100 Most Sustainable Corporations in the World in 2005, 2006 and 2007.²

For Complete Plan Details

- This summary is intended to provide an overview of the benefits available from your employer, and is *not* intended to be a complete description of plan provisions. Receipt of this flyer does *not* certify eligibility for benefits under this plan.
- When you become eligible for benefits, your employer will provide you with the Sun Life and Health Insurance Company (US) group Dental certificate containing complete plan details.

¹Market Capitalization is based on data from Bloomberg as of December 1, 2007

²Global 100 rating is based on data from www.global100.org

Plan Design Summary for New Hanover County Government #008-1475-00

Calendar Year Deductible

Types II and III Only \$25 individual / \$75 family per calendar year
Type IV No Orthodontia Deductible

Coinurance – Plan pays the following percentage of procedures

Type I Preventive Coverage 100% of Usual and Customary
Type II Restorative Coverage 80% of Usual and Customary
Type III Major Coverage 50% of Usual and Customary
Type IV Orthodontia (Child Only) 50% of Usual and Customary

Calendar Year Maximum Benefit

Types I, II, III \$1000 per person
Type IV \$1000 Lifetime

Late Entrants

Type I No Limitation
Type II Allowed after 12 months
Type III Allowed after 24 months
Type IV Allowed after 24 months

Employees or dependents that enroll more than 31 days after becoming eligible for coverage will be considered late entrants, unless coverage is elected during the annual election period with a Voluntary plan.

