



Revised: September 2023

Overview:

Sunlife has been operating in the United States since 1895.

Sunlife employs 7,800 employees in the United States.

Offers: life insurance, short and long term disability, absence and leave management, stop-loss, care navigation, dental and vision and supplemental health.

Serves small, middle market, and large employers and their employees. Dedicated National Accounts team. Group voluntary products and services: life; disability; integrated absence management (including paid family and medical leave); supplemental health (includes hospital indemnity, accident, and critical illness); and dental and vision.

Dentequest is the largest provider of Medicaid and CHIP dental benefits.

Strengths

- Multi-product offering
- Dual choice offered on smaller cases
- Competitive rates & admin fees
- Recent acquisition of DentaQuest (SunLife claims to be the 2nd largest dental benefits provider in the US based upon membership that include Dentequest).

Weaknesses

- Network access
- Customer Service
- Dental is not their bread and butter; other lines more profitable
- Other coverage lines take precedence over dental
- Difficult to find oral health/dental specific articles and information

Dental Plans and Programs

PPO Plans - MAC, Active and Passive plans.

DHMO Plans

Additional dental plan options include:

Dual or Triple Choice - (for companies with 20+ (Dual) or 30+ (Triple) employees)

High/Low - for companies with 20+ employees.

Administrative Services Only - for companies with 50+ employees.

Rate guarantees or renewal rate caps

Vision discount plans in select markets

Dental Health Center—available to all Sun Life Dental members to access important dental health information and tips

Emergency virtual visits powered by teledentistry.com

Philanthropy activities with dental care solutions for underserved children across the country

Dental Network Optimization Program - will recruit the dentists that matter most to employees.

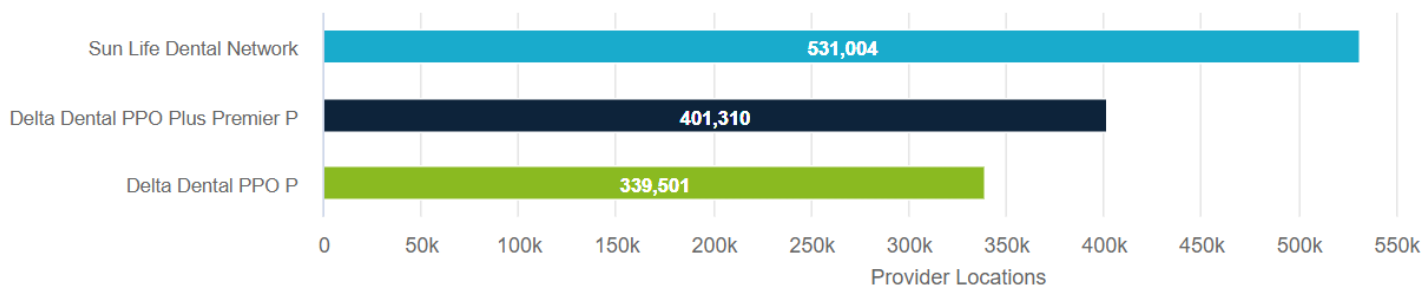
Preventive Rewards – Members can earn dollars for future care by getting annual, preventive care.

RollMax – Members can roll over a portion of their unused annual maximum for use in the future.

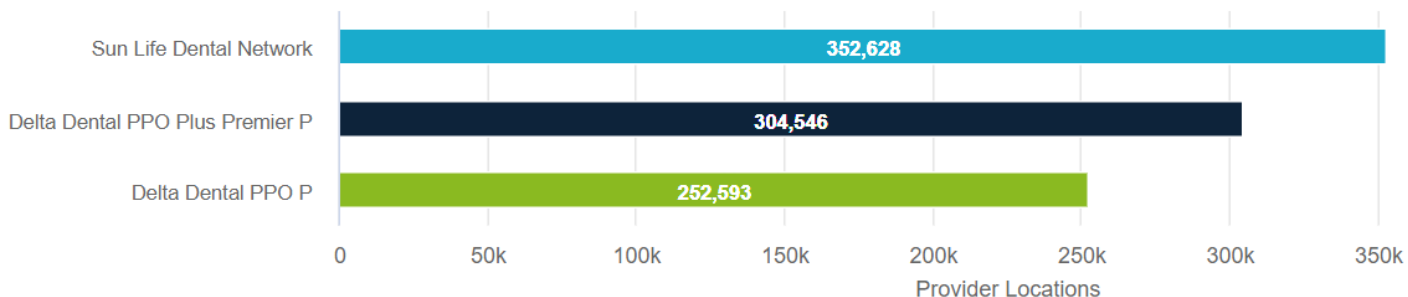
Nationwide Network Summaries

Network360 Data as of 9/23

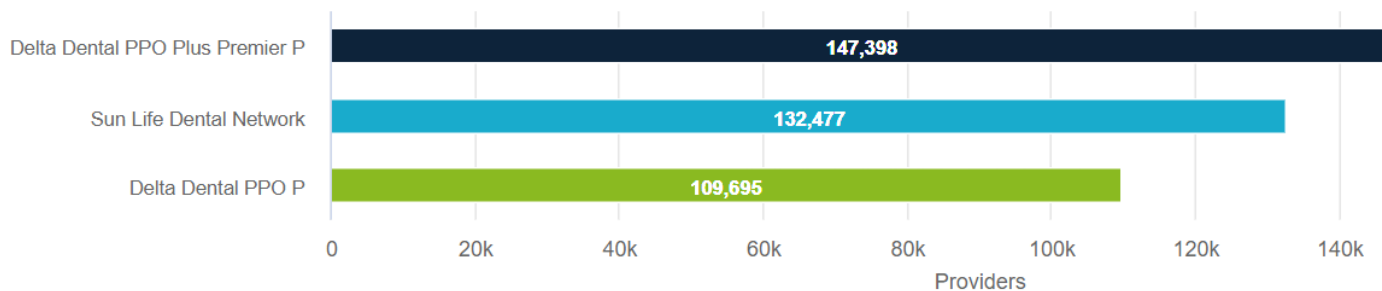
Access Points – Network360 September 2023



Access Points Confirmed – Network360 September 2023



Unique Provider - Network360 September 2023



Network Positioning

- Delta Dental should have an advantage from both an overall size and network disruption perspective.
- The DHMO network is not national with many states being fee for service. Employers may believe they have a national DHMO capitated/copay and coinsurance plan in every state; however, in multiple states the dentist will charge/be reimbursed on a fee-for-service basis (usually in low volume plan participant states).
- Comparison tool is embedded in their website

[Contract Differences](#)

[Newsworthy](#)

DentaQuest Introduces New Mobile App For Dental Members

BOSTON, July 10, 2023 /PRNewswire/ -- DentaQuest, part of Sun Life U.S., today announced the launch of its first mobile app, "myDentaQuest," making it available to approximately two million Texas Medicaid and CHIP members. Texas DentaQuest members can leverage the app for easily managing preventive and restorative oral health care services. DentaQuest will launch the mobile app in Florida next, with additional states to follow.

DentaQuest launches first mobile app to support members in managing and accessing their oral health care. Through the myDentaQuest app, parents or caregivers of Texas Medicaid and CHIP members have the ability to manage their DentaQuest dental benefits from their smartphone. Members also can view their plan's benefits, change their Main Dentist, find a dentist near them, download their ID card to store in their digital wallet and more. The app launch is part of DentaQuest's ongoing effort to improve efficiency, care equity, and the member experience. In particular, DentaQuest continues to invest in digital services that not only ease access to care but also improve efficiency and lower administrative costs associated with serving these common member needs.

"In our efforts to meet members where they are, we've learned people want to manage their health the same way they manage so many other aspects of daily life – on their phone," said Kamila Chytil, executive vice president and chief operating officer of DentaQuest. "Now, Medicaid and CHIP members across Texas can access their benefit information in real time from the palm of their hand, enabling more efficient and seamless dental care access."

The myDentaQuest app is available on iOS and Android. If you are interested in bringing this app to your DentaQuest members, please reach out to the sales team.

Sun Life U.S. offers new dental plan options to help members reduce out-of-pocket costs and maintain preventive care

WELLESLEY, Mass., June 6, 2023 /PRNewswire/ -- As part of its Lifetime of Smiles® oral health platform, Sun Life U.S. has launched two new PPO dental plan options for employer clients, to help their employees stretch their benefit dollars and get more coverage for the dental care they need. The Preventive Rewards option incentivizes people to get regular cleanings by adding money to the annual maximum amount covered by their policy when they maintain preventive care. The RollMax option allows dental members to roll over a portion of unused annual maximum dollars for future use. Both options provide additional funds to cover more dental care, from preventive or routine care to major services such as root canals, dentures, or oral surgery. Employers can use Sun Life's comparison tool to see which plan option is the best fit for their employees.

"Oral health is an integral part of overall health, which is why we're enhancing our plan options to emphasize the value of preventive care and help our members get more out of their dental coverage," said Steve Pollock, president of DentaQuest, part of Sun Life U.S. "When people stay engaged with their dental health, they experience better outcomes and spend less out-of-pocket. If unexpected dental procedures are necessary, our members will have broader coverage through these plan options."

Sun Life U.S. is continuing to develop ways to make dental insurance work harder for members. Dental services often incur out-of-pocket costs for consumers, which can make it challenging to maintain the care they need. A recent study from KFF, an independent non-profit organization focused on national health issues, showed that 35% of people delayed necessary dental care due to cost. Rolling over or adding to annual maximums gives members more flexibility in how and when they receive dental care, leading to better oral health outcomes.

As one of the largest providers of health-connected benefits, Sun Life U.S. is focused on broadening access to health services and helping people get the care and coverage they need. With more than 130,000 unique providers, Sun Life U.S.

offers one of the largest commercial PPO dental networks in the country according to Zelis Network Analytics, and is the second-largest provider of dental benefits in the U.S. by membership. Through its DentaQuest business, Sun Life U.S. provides dental benefits for Medicaid, CHIP and Medicare Advantage programs, and supports more than 80 dental practices around the U.S.

Preventive Rewards and RollMax are currently available in 32 states for policies effective January 1, 2024, with additional states coming online throughout the remainder of 2023. [Click here to learn more about Sun Life's dental offering.](#)