



## DENTAL

# Were you offered a lower medical rate for adding dental?

Medical rates seem to keep rising and getting even a small discount can be very tempting, but there are a few things to keep in mind when linking your medical and dental insurance. This checklist will help you consider some of the hidden risks while making the decision.

**Does the contract have a penalty provision if you move the dental to another carrier at any time during the contract period?**

Sometimes these contracts can include a clause that says you have to pay back some or all of medical savings if you move your dental before the contract is up, no matter the reason. This can have huge financial implications, as well as, put you in a position where you cannot switch dental carriers even if you are unsatisfied.

**Are you able to design the dental plan the way you want it for your group?**

Some dental plans that are offered for bundling with medical contain less plan flexibility and you just have to pick from what is available.

**Are the network discounts competitive with the stand-alone dental offering?**

Keep in mind the out-of-pocket costs for employees. You don't want them to have a surprise when they go to the dentist and have to pay more than they have in the past with a stand-alone dental plan. Network discounts can be higher for stand-alone dental plans.

**Do you move your medical often?**

If you find that you move your medical insurance often, then it might cause more headaches to bundle your dental. Every time you move your medical you will have to move your dental as well. That can cause an extra disruption for your employees when you want them to focus on the medical changes.

**How sustainable are the current savings at renewal once the rate guarantee has ended?**

Any savings on the medical that you receive now may be diminished if you receive a significant increase at the next renewal.

**Dental resources and focus?**

Dental may be secondary with some Medical carriers, who will choose to develop resources for their medical insurance before dental insurance. A stand-alone dental carrier will make dental their priority and develop the resources needed.

To learn more,  
call your local  
Sun Life  
Employee  
Benefits  
Representative.



Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

© 2019 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at [www.sunlife.com/us](http://www.sunlife.com/us).

GDFL-8614a

SLPC 29587 05/19 (exp. 05/21)

