

Group Dental

Great service—guaranteed!

Most group dental insurance carriers talk about great service—but how many guarantee it? Sun Life and Health Insurance Company (U.S.) is pleased to offer a money-back service guarantee to our customers. Our dental service guarantee covers the speed and accuracy of our claims process, customer service, and overall satisfaction to ensure that our customers are 100% satisfied.

How it works

You could say we believe in our service so much, we're willing to put money on the line. If we do not meet the following service standards while the dental contract is in effect, we will provide a payment—up to 3% of the customer's annual premium—as described below.*

Service standard payment	Percentage of total
Claims service We guarantee that 90% of claims will be processed within 15 business days of our receipt of all required information. In addition, our claims processing will be 99% accurate when making claims determinations in accordance with the provisions of the underlying plan.	33%
Customer service We will respond to all telephone calls and inquiries from the policyholder to our national relationship managers and local account managers within 1 business day.	33%
Overall satisfaction guarantee Sun Life is committed to service. Our three levels of service include: experienced and well-trained claims examiners, local account managers and national relationship managers. If, for any reason, a policyholder is not satisfied with any service not covered in the claims service or customer service sections of this guarantee, we will provide a payment under this section.	33%

At Sun Life, we don't just talk about service—we guarantee it. To learn more, please contact your Sun Life group representative.

* Any payment will be paid, by check, at the end of a policyholder's plan year. To obtain a payment, a policyholder must request it in writing. Sun Life Financial will determine whether a payment is made. Sun Life Financial's maximum liability under this guarantee is limited to the lesser of 3% of a policyholder's annual dental premium or premium equivalent or \$5,000. The maximum payment for breach of the service standard is one-third of the maximum liability, or \$1,667 each for claims service, customer service, or overall satisfaction guarantee. Applies only to 10+ group products and excludes E-Z Choice products.

Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D (or appropriate state editions). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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