Sun Life

Important information for the Dental Care Plus, Inc. dental policy for HOME VETERINARY CARE DBA PET WOW, Policy # 080737

Dear Raymond Stamper,

We have exciting news for you!

The integration of the Dental Care Plus Group with Sun Life is proceeding for Group dental clients. To provide you with earlier access to Sun Life, including an enhanced benefits package, a broad national network, access to additional product offerings and an improved customer service experience, we are extending an offer for a Sun Life dental PPO policy. **The Sun Life policy will replace your existing DCPG dental policy effective August 1, 2024.** We are focused on making your experience straightforward and easy. You can count on us to be there every step of the way.

What you need to know

There is nothing to sign and return. Payment of the first premium bill for your new Sun Life dental policy will be an acceptance of our offer. We will automatically provide Sun Life coverage effective August 1, 2024, for covered employees and, as applicable, their enrolled dependents.

- Your Sun Life dental policy includes enhancements to your current DCPG policy. All Clients will be offered PPO policies that include out-of-network benefits.
- Please carefully review the enclosed materials for more information about your new policy.
- Employees do not need to re-enroll; Sun Life will automatically move enrolled employees and their enrolled dependents from the DCPG policy to the new Sun Life policy.
- Your employees and dependents will not experience any interruption in coverage.
- Along with the dental offer, Sun Life is including a discounted proposal for Sun Life vision coverage administered by Vision Service Plan (VSP). The discounted rate is available for those Clients who choose to purchase a Sun Life vision policy along with their Sun Life dental policy. VSP's national network includes providers licensed in all 50 states. Clients with multiple Sun Life coverages will enjoy combined billing in most cases. Please see the enclosed vision proposal for more details.

Enhanced fully insured Sun Life PPO dental policy includes:

- 24-month rate guarantee for group Clients without orthodontia coverage today + additional months as needed to align to DCPG anniversary date
- 12-month rate guarantee for group Clients with orthodontia coverage today (with option to buy up to a 24-month guarantee) + additional months as needed to align to DCPG anniversary date
- A combined DCPG and Sun Life national network with over 130,000 participating providers nationally[1]
- Lifetime of Smiles® program at no extra cost
- No deductible for all benefits (unless and until you request a policy change)
- No waiting periods for any enrolled member, including late entrants
- Annual plan maximum for all non-orthodontia benefits has been re-set for the first plan year*, providing additional value to enrollees

Questions? Let us help!

- Contact your local DCPG account manager Jennifer Nevin, Jennifer.Nevin@greatdentalplans.com, 513-429-3748
- Check out our FAQ

*For Clients on a calendar year benefit, the "first plan year" is the remainder of the calendar year. For Clients on a plan year benefit, the "first plan year" is the remainder of the plan year.

Sun Life Connect is your new portal

Sun Life Connect is the portal both you and your broker will use to manage your benefits with Sun Life. This easy-to-use portal offers capabilities that include reporting, viewing monthly bills and online bill payment.

If your broker administers benefits on your behalf, you must grant them access to act as an Administrator on Sun Life Connect. As we near your Sun Life policy effective date, you will receive information on how to register for Sun Life Connect, view your first bill and, if appropriate, grant your broker access to your policy information.

You may also use Sun Life Connect to accept the Sun Life dental PPO policy offer before paying your first bill. During your initial registration for Sun Life Connect, you will see a pop-up screen to accept the Sun Life offer. You will only see this opportunity once.

Information to be provided with your Sun Life policy

- New policy number
- New generic ID card
- New certificates of coverage
- Administration Guide to answer your most common questions
- Materials to help communicate with your employees about the change

What's next

We have enclosed a number of materials to help you evaluate your new Sun Life dental PPO policy, including a comparison between the Sun Life and DCPG policies. Please review this information carefully and let us know if you have any questions. We have also included a link to a set of Frequently Asked Questions that you may find helpful.

If you would like information about retaining your current DCPG policy, please contact your broker or local DCPG account management team, Jennifer Nevin, Jennifer.Nevin@greatdentalplans.com, 513-429-3748.

Once your Sun Life premium payment is received, Sun Life will automatically provide Sun Life coverage effective August 1, 2024, for covered employees and, as applicable, their enrolled dependents. If you wish to retain your DCPG policy, please contact your broker or local DCPG account management team at least 30 days prior to your Sun Life policy effective date.

You will receive an invoice for the final month of premium on your DCPG policy. If retroactive membership changes occur, you will receive additional DCPG invoices in subsequent months.

We look forward to working with you to ensure a successful transition.

Best regards,
Sun Life

To be eligible for a Sun Life plan:

- Clients must meet the Minimum Participation Requirements as provided in the Schedule of the policy.
- Policies must have a minimum of two or more covered employees. Two-employee groups consisting of husband/wife or parent/child are not eligible.
- Policy payments must be up to date. If the current policy is not in good standing, a policy will not be offered.

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, 16-VIS-C-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, 16-VIS-C-01 and 16-DEN-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For cost and complete details of the coverage, please contact the company.

[1]Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA®), and dentists under access arrangements with other dental networks. Nationwide counts are state level totals.

Sun Life dental plans do not provide coverage for pediatric oral health services that satisfy the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act ("PPACA").

Dental Care Plus Group is the marketing name for dental insurance plans issued by Dental Care Plus, Inc. (Cincinnati, OH). Dental policies are underwritten by Dental Care Plus, Inc., a member of the Sun Life group of companies.

Life · Disability · Dental · Vision · Critical Illness · Cancer · Accident · Medical Gap · Stop-Loss

Dental Policy Information for: **HOME VETERINARY CARE DBA PET WOW**
DCPG Policy #: **080737**
Sun Life Policy Effective Date: **August 1, 2024**

Your new Sun Life dental PPO policy will closely match your current dental policy benefits. Covered employees will not need to re-enroll—Sun Life will simply move your existing employees and any covered dependents to the new policy—and they will receive continuous coverage for treatments in progress (subject to policy provisions). Your policy through Sun Life will also offer these great benefits and tools:

- Access to the ***Sun Life Dental Network***®, one of the nation's largest PPO networks, with over 130,000 unique participating providers nationally.[1]
- ***Lifetime of Smiles***®—This program offers added benefits like brush biopsies, genetic testing, periodontal chips, and the online dental health center at no additional cost.
- Easy-to-use mobile app, ***Sun Life Dental (U.S.)***, provides members with on-the-go access to their dental policy information, dental ID card, claims history, and more.

The cost of your dental policy. We are pleased to guarantee your rate until 12/31/2025.

Sun Life policy rates effective on August 1, 2024:

Sun Life Dental Policy

	Current	New
Employee	$39.73	$39.73
Employee + Spouse	$79.42	$79.42
Employee + Child(ren)	$85.39	$85.39
Family	$137.59	$137.59

***New* dental ID cards available through Sun Life Connect.** Your new policy will access the Sun Life Dental Network®. As a result, **your employees will need to provide their new ID card at their next dental visit after the effective date of your new policy** to ensure that their dentist has the most current policy information. While we do not print or mail ID cards to enrolled employees, your members can create their own personalized ID card once your policy is effective.

Remember, there is nothing to sign and return; payment of premium for your Sun Life policy will indicate you have accepted the new policy. Once your payment is received, we will automatically provide Sun Life Dental coverage effective on August 1, 2024, for each of your covered employees and their enrolled dependents.

To be eligible for a Sun Life plan:

- Clients must meet the Minimum Participation Requirements as provided in the Schedule of the policy.
- Policies must have a minimum of two or more covered employees. Two-employee groups consisting of husband/wife or parent/child are not eligible.
- Policy payments must be up to date. If the current policy is not in good standing, a policy will not be offered.

[1]Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA®), and dentists under access arrangements with other dental networks. Nationwide counts are state level totals.

Sun Life dental plans do not provide coverage for pediatric oral health services that satisfy the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act ("PPACA").

Dental Care Plus Group is the marketing name for dental insurance plans issued by Dental Care Plus, Inc. (Cincinnati, OH). Dental policies are underwritten by Dental Care Plus, Inc., a member of the Sun Life group of companies.

DLT-2503 #1359311886 05/24 (exp. 05/26)

Dental Benefit Comparison
for DCPG Client: HOME VETERINARY CARE DBA PET WOW

BENEFIT	DCPG	SUN LIFE	
	In-Network	In-Network	Out-of-Network
Calendar Year Maximum	$1500	$1500	
Orthodontia Lifetime Maximum	$1500	$1500	
Calendar Year Deductible	$50 Single/$150 Family	$0	
Coinsurance			
Type I Preventive	100%	100%	100%
Type II Basic	80%	80%	80%
Type III Major	50%	50%	50%
Type IV Orthodontia	50%	50%	50%
Sealants	Preventive	Preventive	
Implants	Not Covered	Not Covered	
Endodontics	Basic	Basic	
Periodontal Scaling & Root Planing	Basic	Basic	
Periodontal Maintenance (Prophy)	Basic	Basic	
Network/ Out-of-Network Reimbursement	DHMO	Sun Life Dental Network*	Sun Life Mac Low

*Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA®), and dentists under access arrangements with other dental networks.

This dental plan does not provide coverage for pediatric dental services that satisfies the requirements for "minimum essential coverage" as defined by the Patient Protection and Affordable Care Act. ("PPACA").

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. Products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits.

Dental Care Plus Group is the marketing name for dental insurance plans issued by Dental Care Plus, Inc. (Cincinnati, OH). Dental policies are underwritten by Dental Care Plus, Inc., a member of the Sun Life group of companies.

DPG-2505 #1359591922 05/24 (exp. 05/26)

Sun Life Vision Proposal for DCPG Clients

These rates and plan designs are specific to existing Dental Care Plus, Inc. (**DCPG**) clients with 2-50 enrollees. The proposal was created on Tuesday, May 21, 2024 and is valid for 60 days from the effective date.

Vision Plan Design

Effective Date: August 1, 2024

	In-network	Out-of-network
Copay (exam and materials)	$10/$25	
Frequency of exams/lenses/frames (months)	12/12/24	
Frame allowance	$130 (Includes Walmart) Costco allowance: $70	Up to $70
Bundle with dental	Yes	
Eye exam		
Eye examination	Covered in full after copay	Up to $35
Lenses		
Standard single	Covered in full after copay	Up to $30
Standard bifocal		Up to $50
Standard trifocal		Up to $60
Progressives	Standard = no cost Premium = $95 - $100 Custom = $150 - $170	N/A
Lens options	Preferred pricing	N/A
Contact lenses		
Fit and follow-up	Up to $60	N/A
Elective allowance	$130 (Includes Walmart)	Up to $105
Medically necessary	Covered in full after copay	Up to $210

	In-network	Out-of-network
LASIK	15% off the regular price or 5% off the promotional price	N/A
Rate guarantee	2 years	

YOUR RATES

Employee	$6.08
Employee/spouse	$12.17
Employee/child(ren)	$13.39
Family	$19.47

Administrative services and eye care provider network for the vision insurance plan are provided by Vision Service Plan (VSP)®.

Additional plan features

Comprehensive eye exam. Annual open enrollment. No ID cards or claim forms are necessary at VSP doctors. Laser vision discounts. Discounts of 20% off additional glasses and sunglasses, including lens options. Members can easily find a VSP doctor at www.vsp.com or by calling 1-800-877-7195.

Exclusions

Covered vision expenses do not include and provide no benefits for the following

- Orthoptics or vision training and any associated supplemental testing
- Plano lenses (lenses with refractive correction of less than +.50 diopter)
- Two pairs of glasses, in lieu of bifocals
- Replacement of lenses and frames furnished under the Policy which are lost or broken, except at the normal intervals when services are otherwise available
- Medical or surgical treatment of the eyes
- Services and/or materials not shown as covered vision expenses in the plan design section
- Replacement of lost or damaged contact lenses, except at the normal intervals when services are otherwise available
- Refitting of contact lenses after the initial (90-day) fitting period
- Additional office visits associated with contact lens pathology
- Contact lens modification, polishing or cleaning
- Services associated with CRT or Orthokeratology

Limitations

- In no event will coverage exceed the lesser of the actual cost of the examination or materials or the limits of coverage shown in the plan design section.
- The allowance for lenses shown in the plan design section is for two lenses. If only one lens is needed, coverage will be 50% of the allowance shown for two lenses.
- Benefits will not be payable for replacement of lost or broken materials until the next eligible benefit period.
- The policy is designed to cover visually necessary materials rather than cosmetic materials. When the insured selects any of the following extras, the policy will pay the basic allowance for the allowed lenses, and the insured will pay the additional costs for the options:
  - Optional cosmetic processes
  - Anti-reflective coating
  - Color coating
  - Mirror coating
  - Contact lenses (except as noted in the plan design section)
  - Blended lenses
  - Cosmetic lenses
  - Laminated lenses
  - Oversize lenses
  - Progressive lenses
  - Photochromic lenses; tinted lenses except Pink #1 and Pink #2
  - UV (ultraviolet) protected lenses
  - A frame that costs more than the plan allowance

Please review the plan design & rates section for information on the specific exclusions and limitations associated with each plan. Other exclusions and limitations may apply, please see your certificate for a complete list.

This vision plan does not provide coverage for pediatric vision services that satisfies the requirements for “minimum essential coverage” as defined by the Patient Protection and Affordable Care Act. (“PPACA”).

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Dental Care Plus Group is the marketing name for dental insurance plans issued by Dental Care Plus, Inc. (Cincinnati, OH). Dental policies are underwritten by Dental Care Plus, Inc., a member of the Sun Life group of companies.

Next Steps for Brokers

Here is a summary of the things you will need to provide to submit your sold case:

1. Group's legal name, SIC and their address
2. Number of eligible employees
3. Name of their prior carrier if they previously had coverage
4. Does the group have existing coverages with Sun Life? If yes, which ones?
5. Will the group be using a Benefit Administration Platform for this group? If yes, what is the name?
6. Are EDX data feeds required? If yes, please provide the vendor contact information (name, email, phone number)
7. A contact at the group who will be signing the paperwork (name, email, phone number) and the benefits administrator (name, email, phone number), unless they are the same.
8. Your broker agency's address
9. A contact at the broker who will be signing the paperwork (name, email, phone number) and the broker contact (name, email, phone number) that will be working through the implementation, unless they are the same.
10. Are you working with a General Agent (GA)?
    a. If yes, who is the contact at the General Agent that will be signing the paperwork (name, email, phone number) and the GA contact (name, email, phone number) that will be working through the implementation, unless they are the same.
    b. What are the details of any commissions split?

Sun Life Dental

Your group is important to us — we want to make sure our network includes the dentists that your employees are currently seeing.

Our Network

The Sun Life Dental Network has one of the largest PPO networks[1]. **With over 130,000 unique dentists[2], it gives your employees access to more in-network dentists, helping them reduce out-of-pocket costs for covered procedures and treatments**. So they have even more flexibility in spending benefit dollars.

Recruiting

We focus our recruiting efforts on the dentists that members see today.

We have a dedicated recruitment staff of **25 dental network recruiters** located throughout the country. This recruitment specific team lets us recruit the right dentists for a group's employees because we believe that a dental network is really just a network of one...the one dentist a member wants to see.

Dental Care Plus Group (DCPG) PPO Providers are now part of the Sun Life Dental Network.[3]

Dental Network Optimization Program[4]

Our Dental Network Optimization Program is a personalized, targeted recruiting effort with a strong emphasis on the dentists your employees already visit. Through this program, your assigned Dental Network Manager will focus specifically on recruiting these dentists so your employees can continue receiving care from the same providers.

By participating in this program, you and your employees will know we are recruiting the dentists in your area that matter the most.

Credentialing

You can be confident that any dentist that joins one of our networks has met our rigorous quality standards. Our initial credentialing process includes reviewing:

- State licenses
- Dental board sanctions
- The National Practitioner Data Bank
- Drug Enforcement Agency certificate (when applicable)
- Professional liability insurance coverage
- Additional items as applicable

After a dentist meets our standards, we don't stop there. Dentists are reviewed every three years to make sure they meet our recredentialing standards.

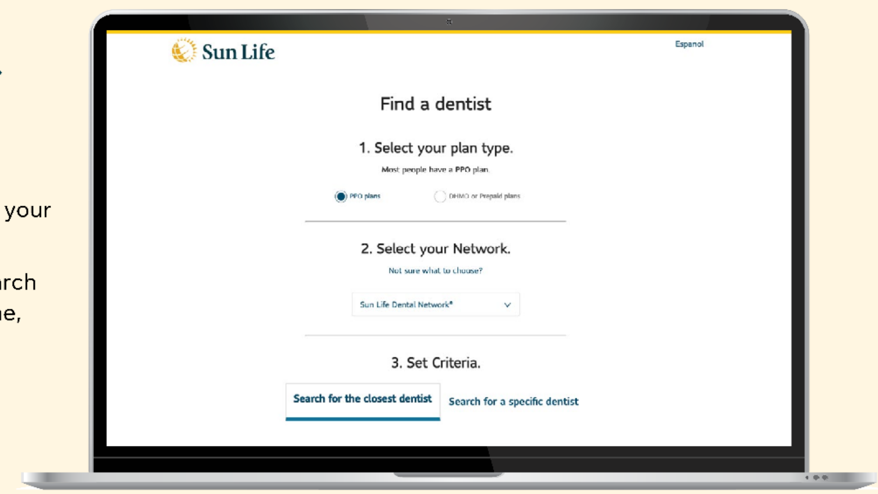
How to find a Sun Life Dental Network® dentist.

Online

1. Go to www.sunlife.com/findadentist
2. Select your plan type and then Select your Network.
3. Choose whether you would like to search for the closest dentist or a specific one, and then select 'search dentists'.

Phone

800-442-7742



Watch our video at www.sunlife.com/howtofindadentist to learn more!

1. Zelis Network Analytics data as of September 2023 and based on unique dentist count. Each dentist is only counted once.
2. Sun Life's dental networks include its affiliate, Dental Health Alliance®, L.L.C. (DHA), and dentists under access arrangements with other dental networks. Nationwide counts are state level totals.
3.DCPG PPO Providers may choose to opt-out of participation with the Sun Life Dental Network.
4. Available to groups with 100 or more lives.

Not approved for use in NM.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI). Dental Care Plus Group is the marketing name for group dental insurance plans issued by and provider network offered by Dental Care Plus, Inc. (Cincinnati, OH). Dental Care Plus, Inc. is a member of the Sun Life group of companies.

GDFL-10040-j SLCP 30567 01/24 (exp. 02/25)

Lifetime of Smiles® for better overall health

Sun Life is excited to offer our Lifetime of Smiles dental health program. The program is dedicated to improving the smiles of our members for a lifetime!

Lifetime of Smiles® includes:

- Brush biopsies for early detection of oral cancer.
- Genetic testing to help identify individuals who are at genetic risk for gum disease.[3]
- Periochips to control bacteria and reduce the size of periodontal pockets.[2,3]
- Online Dental Health Center a trusted resource that offers members the most up-to-date information available on preventive dental care.

You may also choose to include:

- Four cleanings per year to help prevent gum disease (coverage up to 4 periodontal cleanings in a 12 month period).[1,2,3]
- Posterior tooth-colored fillings preferred by many dentists and their patients.

With Brite Solutions® the smile says it all!

We recognize how important a great smile is to you and your employees and the benefits of having the smile you want and deserve. Brite Solutions covers tooth-colored crowns on posterior teeth and whitening with a separate lifetime maximum. This is an option to Lifetime of Smiles selected by the employer.

Preventive Max Waiver®[3] offers your clients even more freedom in how they spend their dental benefit dollars.

Preventive Max Waiver allows families and individuals to get routine dental care without tapping into their annual maximums. This is an option to Lifetime of Smiles selected by the employer.

Our Preventive Rewards[3] plan option rewards members for getting their annual preventive care.

Members can get additional maximum dollars[4] added to their benefits based on their paid claims for preventive services. This is an option to Lifetime of Smiles selected by the employer.

RollMax[3] helps members extend and maximize their dental benefit dollars.

With RollMax members can roll over a portion of their unused annual maximum for use in the future.[4] This is an option to Lifetime of Smiles selected by the employer.

130,000+ unique dentists for even more flexibility.

Our PPO dental network – Sun Life Dental Network® – ranks among the largest in the nation.[5] With over 130,000 unique dentists it gives members access to more in-network dentists, helping them reduce out-of-pocket costs for covered procedures and treatments.[6]
So members have even more flexibility in spending benefit dollars... and even more reasons to smile!

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

This dental insurance does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act ("PPACA").

1. Dental prophylaxis cleaning is limited to 1 time in any 6 month period and periodontal maintenance procedure is limited to 1 in any 3 month period.

Total number of combined dental prophylaxis cleanings and periodontal maintenance procedures cannot exceed 4 in a 12 month period.

2. Classification of services varies by plan design.

3. Currently not available in all states.

4. The additional maximum dollars cannot be used for orthodontia services.

5. Zelis Network Analytics data as of January 2023 and based on unique dentist count. Each dentist is only counted once.

6. Sun Life's dental networks include dentists contracted with Dental Health Alliance, L.L.C.® (D.H.A.®) and dentists under access arrangements with other dental networks.

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. Not approved for use in New Mexico.

DFL-1680-b SLPC 32173 05/23 (exp. 05/25)