

Dental Provider Network Guide

Identifying our dental plan members and filing claims

Member Identification

Patients from our dental plans may identify themselves as having Unum DentalSM, Colonial Life dental, AlwaysCare or Starmount dental insurance. All of these may be treated the same, from an administrative standpoint. It is important to know that Unum had a previous relationship with United Concordia and Colonial Life has an existing relationship with Health Plan Services, to sell dental insurance. Some Unum Dental and Colonial Life dental patients may still be under those policies.

AlwaysAssist.com Provider Portal

Check patient eligibility and benefits anytime with our dental plans at AlwaysAssist.com. You can also obtain authorization and submit claims 24 hours a day. To update your listing or if you have questions about your fee schedule, please contact the network you are contracted with. See the [Provider FAQ document](#) for more information.

How To Submit Claims:

- **Online:** AlwaysAssist.com
- **Email:** Claims@AlwaysCareBenefits.com
- **Fax:** (855) 400-9307
- **Mail:**
Attn: Dental Claims
P.O. Box 80139
Baton Rouge, LA 70898-0139
- **Electronically:** Payor ID: STR01

Personal Service

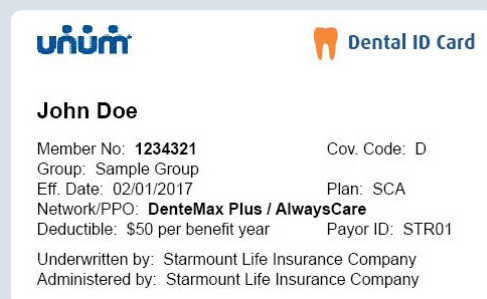
Get information you need by phone six days a week.

Phone: (855) 400-9330

Hours: Monday - Friday, 8:00 a.m. - 8:00 p.m. (ET)
Saturday, 10:00 a.m. - 4:00 p.m. (ET)

ID Card Samples:

Here are samples of our members' ID cards. Look for "DenteMax Plus" or "AlwaysCare" for network confirmation. In Louisiana and Mississippi, look for "DenteMax."

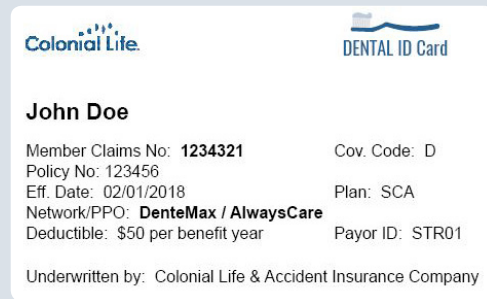


unum Dental ID Card

John Doe

Member No: 1234321	Cov. Code: D
Group: Sample Group	
Eff. Date: 02/01/2017	Plan: SCA
Network/PPO: DenteMax Plus / AlwaysCare	
Deductible: \$50 per benefit year	Payor ID: STR01

Underwritten by: Starmount Life Insurance Company
Administered by: Starmount Life Insurance Company

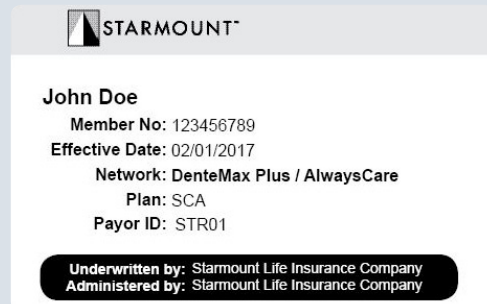


Colonial Life DENTAL ID Card

John Doe

Member Claims No: 1234321	Cov. Code: D
Policy No: 123456	
Eff. Date: 02/01/2018	Plan: SCA
Network/PPO: DenteMax / AlwaysCare	
Deductible: \$50 per benefit year	Payor ID: STR01

Underwritten by: Colonial Life & Accident Insurance Company

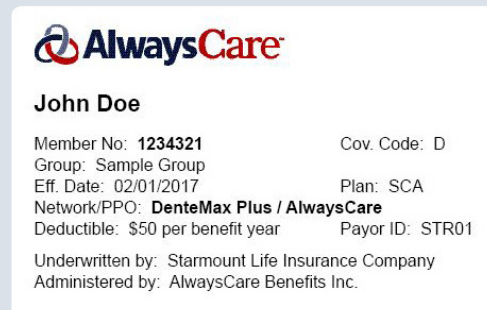


STARMOUNT

John Doe

Member No: 123456789	
Effective Date: 02/01/2017	
Network: DenteMax Plus / AlwaysCare	
Plan: SCA	
Payor ID: STR01	

Underwritten by: Starmount Life Insurance Company
Administered by: Starmount Life Insurance Company



AlwaysCare

John Doe

Member No: 1234321	Cov. Code: D
Group: Sample Group	
Eff. Date: 02/01/2017	Plan: SCA
Network/PPO: DenteMax Plus / AlwaysCare	
Deductible: \$50 per benefit year	Payor ID: STR01

Underwritten by: Starmount Life Insurance Company
Administered by: AlwaysCare Benefits Inc.

Dental Provider FAQ

What does Unum DentalSM and Colonial Life dental mean for my practice?

It could mean more patients visiting your practice! Unum Group insuring subsidiaries provide voluntary benefits to more than 62,000 employer groups and 17 million group members in the US through Unum Dental, Colonial Life, AlwaysCare and Starmount. New Unum Dental and Colonial Life dental members are encouraged to visit in-network dentists, which may drive more members to your office.

How will members refer to the network?

Members may call and ask if you accept **Unum Dental, Colonial Life dental, AlwaysCare or Starmount dental**. Although the names are different, all four programs are owned by Unum Group and use the DenteMax Plus/AlwaysCare networks. We recommend asking the member what network name is listed on their ID card for confirmation. Our network name will read "DenteMax Plus/AlwaysCare" except in Louisiana and Mississippi, where the network name will read "DenteMax/AlwaysCare network."

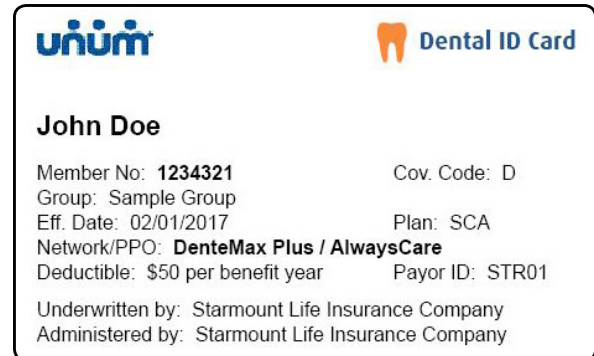
DenteMax Plus network is a network arrangement managed by DenteMax and includes doctors from the DenteMax, Careington, United Concordia, Maverest Dental Network, and Connection Dental networks.


Important Note About Unum Dental Members:

It's important to know that prior to acquiring Starmount/AlwaysCare, Unum had a relationship with United Concordia to sell dental insurance, and some Unum Dental patients may still be under those policies. Be sure to check that the network listed on the patient's ID card is one that you are contracted with before providing service.

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What will the Dental ID cards look like?

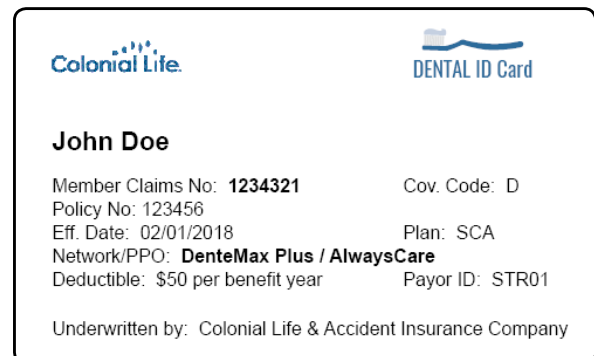



unum 

John Doe

Member No: **1234321** Cov. Code: D
Group: Sample Group
Eff. Date: 02/01/2017 Plan: SCA
Network/PPO: **DenteMax Plus / AlwaysCare**
Deductible: \$50 per benefit year Payor ID: STR01

Underwritten by: Starmount Life Insurance Company
Administered by: Starmount Life Insurance Company

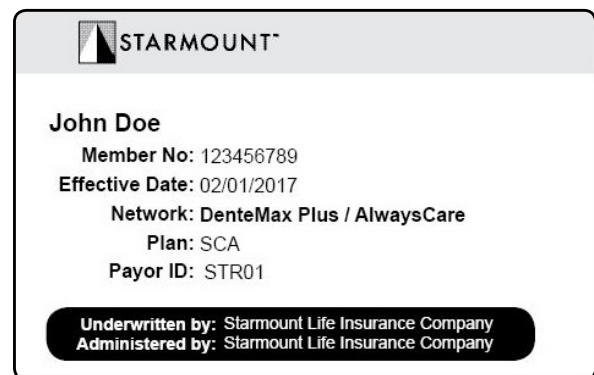



Colonial Life 

John Doe

Member Claims No: **1234321** Cov. Code: D
Policy No: 123456
Eff. Date: 02/01/2018 Plan: SCA
Network/PPO: **DenteMax Plus / AlwaysCare**
Deductible: \$50 per benefit year Payor ID: STR01

Underwritten by: Colonial Life & Accident Insurance Company

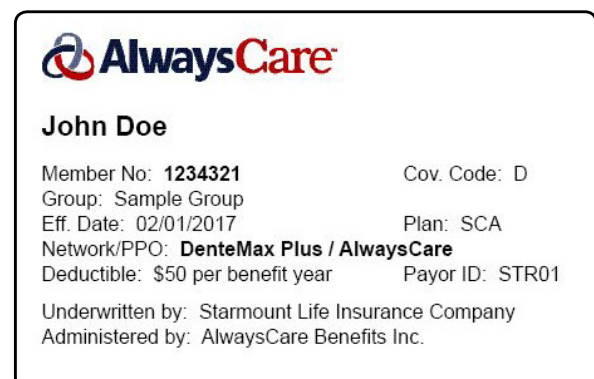



 **STARMOUNT**

John Doe

Member No: 123456789
Effective Date: 02/01/2017
Network: **DenteMax Plus / AlwaysCare**
Plan: SCA
Payor ID: STR01

Underwritten by: Starmount Life Insurance Company
Administered by: Starmount Life Insurance Company





John Doe

Member No: **1234321** Cov. Code: D
Group: Sample Group
Eff. Date: 02/01/2017 Plan: SCA
Network/PPO: **DenteMax Plus / AlwaysCare**
Deductible: \$50 per benefit year Payor ID: STR01

Underwritten by: Starmount Life Insurance Company
Administered by: AlwaysCare Benefits Inc.

Will Unum Dental and Colonial Life dental plans be different?

The Unum Dental and Colonial Life dental plans may have different benefits, but they are structured similar to plans you are already familiar with. Please refer to your contracted reimbursement sheet to determine plan payment and the member responsibility.

How do I obtain benefits and eligibility?

You can still obtain benefits and eligibility the same way through the AlwaysAssist.com provider portal. You can also call our Customer Service team at (855) 400-9330, Monday through Friday, from 8:00 a.m. to 8:00 p.m. (ET), and Saturdays from 10:00 a.m. to 4:00 p.m. (ET).

Who can I call if I have a question?

If you have a question regarding your contract or fee schedule, including requesting a copy, contact your contracted network. If you participate in more than one of these networks, the AlwaysCare Benefits Dental Network or DenteMax Plus/AlwaysCare fee schedule takes precedence, followed by Careington, United Concordia, DenteMax, Maverest and then Connection. If you have a question regarding any member or a claim, you can continue to call our Customer Service team at (855) 400-9330. Our customer service team is capable of handling most provider-related inquiries on the first call. If further support is needed, they will reach out to a Provider Relations Specialist to assist.

When will I begin to see Unum Dental and Colonial Life dental members?

We are currently enrolling Unum Dental and Colonial Life dental members in your area and nationwide. Depending on your area, you may not hear from a Unum Dental or Colonial Life dental member right away. Although our dental membership base will expand rapidly, it will not happen all at once. However, we are already one of America's fastest growing dental plans and confident that we will become one of the top dental plans over the next few years.

How do I file claims?

Claims may still be filed any of these five ways:

- 1. Online:** AlwaysAssist.com
- 2. Email:** Claims@AlwaysCareBenefits.com
- 3. Fax:** (855) 400-9307
- 4. Mail:**
Attn: Dental Claims
P.O. Box 80139
Baton Rouge, LA 70898-4389
- 5. Electronically:** Payor ID: STR01

Is my contract or reimbursement changing?

No changes are being made to your contract. You will be reimbursed according to your contracted reimbursement schedule. Please refer to your contracted reimbursement sheet to determine plan payment and the member responsibility.

How can I join the AlwaysCare Benefits Dental Network?

Our network is open, and we are actively recruiting to expand the network to meet future membership needs. All providers must be credentialed and approved prior to being added to the network. If you would like to learn more about our network, please email us at NetworkRecruiting@AlwaysCareBenefits.com.

Insurance products are underwritten by the subsidiaries of Unum Group.

unum.com

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