

**Schedule of Benefits**  
Dental Plan Option 1

Dental Benefits	Percent Eligible	Maximum
<b>Basic Services</b>	80% reimbursement	Combined maximum of \$1,000 per person, per policy year.
<b>Major Services</b>	70% reimbursement	
<b>Orthodontic Services</b>	Not included	-

**Basic Services**

- examination and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

**Schedule of Benefits**  
Dental Plan Option 2

Dental Benefits	Percent Eligible	Maximum
<b>Basic Services</b>	80% reimbursement	\$750 per person per policy year.
<b>Major Services</b>	70% reimbursement	\$750 per person per policy year.
<b>Orthodontic Services</b>	Not included	-

**Major Services**

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

**Rate Schedule**

Coverage Type	Monthly Rate	
	Dental Plan Option 1	Dental Plan Option 2
<b>Single</b>	\$44.72	\$45.64
<b>Couple</b>	\$84.98	\$86.49
<b>Family</b>	\$131.94	\$134.63

Rates effective August 1, 2021

**Conditions and Exclusions to Coverage**

Provision	Conditions & Exclusions	Details
<b>Eligibility period</b>	90 days	<ul style="list-style-type: none"> <li>• Applicants must apply for coverage within 90 days after effective date of retirement or loss of coverage/spousal coverage.</li> <li>• If coverage is not applied for within 90 days of the effective date of retirement, all dental benefits will be limited to \$300 during the first 12 months of coverage.</li> </ul>
<b>Termination of benefits</b>	No termination age	
<b>Survivor benefit</b>	Not included	
<b>Dependant coverage</b>	Up to age 21 or age 25 if student	<ul style="list-style-type: none"> <li>• To be eligible for coverage as an over-age dependant, student must be undergoing full-time educational training at an institution within Canada, subject to the stated limitations in the policy wording. Over-age disabled dependants are also eligible.</li> </ul>
<b>Annual deductible</b>	None	
<b>Dental fee guide</b>	Use current guide	<ul style="list-style-type: none"> <li>• Benefits will be adjusted based on the current provincial dental fee guide.</li> </ul>