



Dental and Vision Insurance are optional extra benefits. Please check with your employer to confirm coverage.

## THE DENTAL PLAN

Dental Benefits are paid at the Reasonable and Customary rate in accordance with the American Dental Association Fee Schedule. Any amounts charged above and beyond these rates are the responsibility of the Insured. There are two levels of coverage available - Basic and Comprehensive. Please check with your Employer to confirm coverage and at which level.

**Calendar Year Deductible:** \$25 per Insured

**Calendar Year Maximum (CYM) Per Insured:** \$1,000 or \$3,000 (whichever is applicable to your Plan)

Dental Benefits	% Payable
<b>Basic Dental (Includes Preventative Treatment)</b> <b>Preventative:</b> Routine Examinations, Cleaning & Scaling, Bitewings - 1 per 6 months; Fluoride Treatment (under 16 years) - 1 per year; Periodontal Treatment of Gums - 4 per calendar year; Full mouth X-ray - 1 per 3 calendar years; Fillings; Extractions; Oral Surgery; Sealants (under 14 years); Space Maintainers (under 14 years); Retainers; Rebasing & Relining of Dentures; Root Canals	100%
<b>Comprehensive Dental (Includes Preventative, Restorative and Orthodontic Treatment)</b> <b>Preventative:</b> see above <b>Restorative:</b> Inlays, Onlays, Crowns, Bridges, Bridge Repair, Dentures, Denture Repair <b>Orthodontic:</b> Braces for Teeth Alignment (Lifetime Max: \$3,000 in addition to Annual Max)	100% 50% 50%

**Limitations & Exclusions:** TMJ Treatment, Implants, Cosmetic Dentistry (other than repairs of accidental injury within 90 days of accident).

## THE VISION PLAN

**Calendar Year Maximum (CYM) Per Insured:** \$450

Vision Benefits	% Payable
Prescription Eyeglasses (frames and lenses) Prescription Contact Lenses (soft, hard, disposable; initial and replacement)	100%

**Limitations & Exclusions:** Medical eye examination not included (covered under your Medical Plan. Please refer to the relevant Schedule of Benefits.).

The Vision Plan Annual Maximum can be applied towards Lasik Eye Surgery after a 12 month waiting period.

