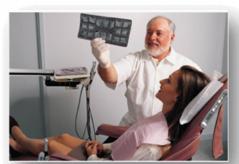


Dental Plan Details

SmartChoice Dental plans contain the following benefits:

- ✓ Basic and Major Coverage is included in all plans
- ✓ Child Orthodontic Coverage available to Businesses with 5 or More Employees for dependent children under age 21, or under age 26 for full-time students (depending on plan design chosen)



- ✓ **Basic Dental Coverage includes:** 6 month recall examinations, cleaning, scaling, polishing, fluoride treatment, x-rays, fillings, extractions, oral surgery, endodontic and periodontic services, denture repair, relining and rebasing
- ✓ Major Dental Coverage includes: repairs and restorations, inlays, onlays and crowns, prosthodontic services including complete dentures, pontics, abutments and fixed bridgework
- ✓ Child Orthodontic Coverage includes: ortho examinations, diagnostic services, fixed or removable appliances (e.g. braces), preventive procedures, and comprehensive orthodontic treatment using a removable and/or fixed appliance (available only to Businesses with 5 or More Employees depending on plan design chosen)
- ✓ Basic Dental Reimbursement Percentage at 80% or 100% (depending on plan design chosen)
- ✓ Major and Child Orthodontics Reimbursement Percentage at 50%
- ✓ Basic & Major Combined annual maximum per person per calendar year at \$1000, \$1200 or \$1500 (depending on plan design chosen)
- ✓ Child Ortho Lifetime maximum: \$1000 (available only to Businesses with 5 or More Employees depending on plan design chosen)
- ✓ Allowable expenses are based on the current Provincial Dental Fee Guide
- ✓ Annual Calendar Year **Deductible** equal to:
 - > \$25 for employees with **Single** coverage
 - > \$50 for employees with **Couple** or **Family** coverage
- ✓ Benefit terminates at Age 75