

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**