

TBU DENTAL BENEFITS SUMMARY

Amended September 2007

This is a brief overview of the more commonly used services in our dental plan. There are limits and restrictions as well as a requirement that where more than one treatment could be used that the plan will only cover the less expensive treatment. Any services which will exceed \$300.00 require pre-approval. Refer to the Benefits booklet or contact Manulife (1-800-coverme) for more details.

Basic Services - Eligible services which are listed in detail covering 3 pages of our benefit booklet are covered at the rate of 100% of the current ODA rates. There are limits to the frequency of many of these services. The most commonly used is the Preventive Recall package which is covered once every 9 months for adults and once every 6 months for children under age 18. We are also entitled to 16 units of scaling every 12 months (one unit is 15 minutes). A complete set of X-rays is covered every 3 years and Bitewing X-rays are covered once every 18 months.

Major Services - Are covered at the rate of 50% of current ODA rates to an annual maximum of \$2000.00 but only if there is not a less expensive treatment which would be equally as effective. Major Services includes caps, crowns, dentures, retainers and more. Pre-approval is required. Orthodontics - Are covered at the rate of 50% to a lifetime maximum of \$1500.00 per eligible person for orthodontic appliances and related services. Pre-approval is required.