



# SUMMARY OF DENTAL BENEFITS



Brock University Students' Union

*Please refer to your brochure for complete details*

## Dental Benefits

Current fee guide, annual combined maximum of \$750.00/year/insured.

### Examinations (80%)

- Complete oral examination (once every 5 yrs.)
- Limited/recall examination (once every 12 mths)
- Specific oral examinations (once every 12 mths)
- Emergency oral examination (once every 12 mths)

### Radiographs (80%)

- Complete series (once every 5 yrs.)
- Periapical
- Bitewing (once every 12 months)
- Panoramic (once every 5 yrs.)

### Preventative Services (80%)

- Dental polishing (1-15 minute unit every 12 mths)
- Scaling (2 - 15 minute units every 12 months)
- Fluoride Treatment (once every 12 months)
- Space Maintainers (for children under 12 yrs.of age)

### Minor Restorative (75%)

- Fillings (limited to amalgam on molars)
- Caries/trauma control
- Retentive pins
- Pre-fabricated restorations

### Major Restorative (15%)

Subject to limitations, as noted below

- Crowns
- Bridgework
- Dentures

### Endodontic (25%)

- Pulpectomy
- Root canal therapy
- Apicectomy / apical curettage
- Retrofilling

### Periodontic (25%)

- Scaling in excess of two units in a 12 mth. period (max. of 8 units per yr)
- Root planing
- Surgery to treat the soft tissues (gums) & bone supporting the teeth

### Extractions (50%)

- Removal of erupted teeth
- Removal of impacted teeth
- Removal of residual roots
- Surgical exposure of teeth

### Anaesthesia (50%)

If performed in conjunction with insured surgical services

- General Anaesthesia
- Deep Sedation
- Conscious Sedation

## Limitations and exclusions to the dental plan:

1. Dental services not shown on the list of eligible expenses.
2. Expenses incurred for procedures or supplies used in Temporomandibular Joint Dysfunction (TMJ) and treatment rendered for full mouth reconstruction for vertical dimension correction including attrition, or for prosthetic splinting.
3. Dental services covered by any government agency.
4. Dental treatment for cosmetic purposes.
5. Charges for missed appointments, completion of claim forms, and advice by telephone.
6. Any dental treatment which is not yet approved by the Canadian Dental Association, or which is experimental in nature.
7. Expenses incurred for the replacement of appliances that are lost, mislaid, or stolen.
8. Dental supplies intended for sport use, such as mouth guards.
9. Dental services required due to congenital malformation.
10. Crowns - the initial installation of a crown, if the crown is necessary to restore cuspal/incisal damage - replacement of an existing crown, if the crown is at least 5 years old.
11. Bridgework - construction and initial installation of a fixed bridge, if the bridge is necessary because of the extraction of one natural tooth while insured under this benefit (If 3 or more teeth are missing in the arch, the insurer reserves the right to base the reimbursement benefit on the lowest cost course of alternate treatment required to adequately correct the condition, regardless of the treatment choice made.) - replacement of fixed bridgework, if the existing appliance is at least 5 years old and cannot be made serviceable.
12. Dentures - construction and installation of an initial permanent partial or complete denture, if the denture is necessary because of the extraction of a least one natural tooth while insured under this benefit - replacement of an existing partial denture or complete denture with a permanent denture if the existing denture is at least 5 years old and cannot be made serviceable.

**Pre-Authorization:** It is strongly recommended to obtain a pre-authorization with regards to extensive dental procedures performed. This is to prevent unexpected costs.