



HIGHLIGHTS OF BENEFITS

Benefit Coverage:

Basic treatment	90%	Includes cleanings once every 8 months
Major treatment	85%	If cost over \$500, preauthorization required
* Due to accident	90%*	
Orthodontic treatment	70%	Pre-determination of costs required, no age restriction

Expense Limits:

Basic / Major combined	\$3,000/year
Orthodontics	\$4,000/lifetime

Dental Fee Guide:

2016

Initial Eligibility:

Member	Must average at least 10 hours per week over a 12 week processing period
<i>Coughlin will notify you when you and your dependants are eligible for your benefit coverage</i>	Dependants: Must average at least 18 hours per week over a 12 week processing period
	Spouse: Legal spouse and common law partner
	Children: If under 21 years of age or 25 if full time attendance in an educational institution

Maintaining Benefits while not Working:

Self-Payment	\$30 / month to maintain eligibility for up to a maximum of 12 months, if on approved leave
If Disabled	Benefits will continue for up to 12 months at no cost
Parental/Maternity	Benefits will continue for up to 12 months at no cost

Termination of Coverage:

Member	Last day of third month in which average hours worked per week fall below 10, or employment terminates
Dependants	Last day of third month in which average hours worked per week fall below 18, or employment terminates

Claims Submission:

Electronic (EDI)	CDAnet #610105 on Telus network; Policy #180419; your identification number is your S.I.N.
Claim Form	Available from Employer, Union or Coughlin

Should you have any benefit questions, please contact the Plan Administrator at 1-888-716-4422.