



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

2023

Initial Eligibility

Coughlin will notify you when you and your dependants are eligible for coverage

Member:	Must average at least 18 hours per week over a 12week processing period
Dependents:	Must average at least 24 hours per week over a 12week 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, following the first 12 months, they can self-pay to keep coverage for an additional 12 months
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 18, or employment terminates
Dependants:	Last day of third month in which average hours worked per week fall below 24, or employment terminates

Claims Submission

Electronic (EDI):	CDAnet #000034 and Group #59450 on Telus network. Your identification number is your P.I.N.
Claim Form:	Available from Employer, Union, or Coughlin. <i>(See the booklet for further information about submitting claims)</i>

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