



## 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

2024

### 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:	\$35 / 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 18 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. (See the booklet for further information about submitting claims)

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