

Major dental

PlanDirect Core, Core Plus and Elite (with dental) plans include coverage for routine dental services and supplies such as oral examinations, emergency examinations, fluoride treatments, some denture maintenance and oral surgery. These services, however, may not meet all your needs. You can add the major dental services and supplies option to your Core or Core Plus plan to cover you and all insured family members for additional major dental services. A 3-month no claims waiting period will apply.

Benefits payable under this option are reimbursed at 50 per cent for eligible major dental expenses, up to \$750 per insured per calendar year. The major dental services and supplies covered under this benefit include:

- Crowns and onlays
- Dentures
- Denture-related surgery
- Appliance maintenance

The major dental services and supplies benefit option is only available with your initial PlanDirect purchase. You can't add it later.

Detailed coverage information

Throughout this section, "you" and "your" refer to the proposed owner of the PlanDirect policy.

Covered major dental services and supplies

- Crowns and onlays – We cover metal, plastic, porcelain and ceramic crowns, onlays, posts, cores, pins and copings related to covered crowns. Coverage for crowns on molars is limited to the cost of metal crowns.
- Dentures – While PlanDirect is in force, we cover dentures, including overdentures, when required to replace one or more extracted teeth.
- Denture-related surgery – We cover the following denture-related surgical services for remodeling and recontouring oral tissues: remodeling, excisions, removal, reduction or augmentation of the alveolar bone, remodeling of the flooring of the mouth, vestibuloplasty, reconstruction of the alveolar ridge, extensions of mucous folds and related surgical grafts.
- Appliance maintenance – We cover one denture remake per insured person every three years and one denture adjustment per insured person per year, denture repairs and additions, tissue conditioning and resetting of denture teeth.