



Retired Employee Dental Care Plan Details

This summary describes benefits for eligible retired employees and their eligible dependents (or surviving dependents) of Canada Post Corporation who retired on or after October 1, 2000. To confirm eligibility to the Dental Care plan, please contact Canada Life 1-866-716-1313.

Legal Notes: Canada Post has reserved the right, in its sole discretion, to modify, reduce, and/or terminate the benefits provided under your post-retirement Dental Care Plan for you and your eligible dependents. Canada Post will inform you, in writing, of any proposed change(s) to your benefits if necessary. This is not a legal document and represents a summary of the Canada Post's Dental Care Plan no. 51057. The wording in the Canada Life plan document 51057 shall prevail.

IMPORTANT: Canada Post has zero tolerance for fraud. Please be aware that retirees are responsible for benefits claims submitted including those of their spouse and dependents, and that the submission of a fraudulent claim can result in action up to and including termination of post-retirement benefits and criminal prosecution.

| Resources available to you | |
|--|--|
| Your Plan Number is: | 51057 |
| Canada Life Claims, Premiums, Enrolment | 1-866-716-1313 |
| Your on-line benefits resource: | Group Net for Plan Members : www.mycanadalifeatwork.com |

Eligible Dependents:

A **spouse** qualifies if that person is the employee's legal, common-law (1 year co-habitation) or former spouse (if there is a court order to provide benefits).

A **child** qualifies if the child is unmarried natural, adopted, foster, or step child of the employee or the covered spouse; or is a child that the employee or covered spouse has been appointed guardian for all purposes by court order. The child must be financially dependent on the employee and be under age 22 (18 if a survivor) or if over must either be a full-time student (12 hrs a week) under age 25; or incapacitated for a continuous period.

Calendar Year Deductible: Single Coverage: \$50 Family Coverage: \$80

Dental Fee Guide

The dental fee guide in effect two (2) years prior to the date treatment is rendered for the province of residence in which treatment is rendered.

Dental Care Coverage

The following coverage is subject to certain eligible maximums. All reimbursement is based on what is considered to be reasonable and customary treatment of a disease or injury.

| Service | % Covered | Maximum per covered individual |
|--------------|-----------|--|
| Basic | 80% | \$1,000 per calendar year |
| Major | 70% | \$1,500 per calendar year |
| Orthodontics | 50% | For dependent children under age 22: \$2,000 per lifetime |

Highlights of Dental Coverage

The following is an overview of your dental care coverage. Coverage for dental care benefits are subject to certain eligible maximums and co-insurance amounts. All reimbursements are based on what is considered to be **reasonable and customary** as listed in the dental fee guide for the province in which treatment is rendered.

Basic Services 80%

- Exams - one (1) complete oral examination and limited periodontal exam twice (2) per calendar year. These exams must be separated by a period of at least five (5) months.
- X-rays - complete series of intra-oral radiographs, once every 24 months.
- Tests and Laboratory Reports
- Preventative Procedures - Polishing twice (2) in any calendar year separated by a period of at least five (5) months.
- Minor Restorative Procedures - for caries, trauma, and pain control.
- Endodontic Services - root canal therapy is covered
- Periodontal Services
- Oral Surgery
- Adjunctive Services

Major Services 70%

Coverage under this benefit is subject to a prior extraction clause: To be eligible for reimbursement the appliance must be for replacement of teeth that were extracted while the person was covered for major coverage under the Canada Post Dental Care plan:

- Crowns, Onlays and Inlays
- Replacement crowns, onlays and inlays (every 5 years if appliance cannot be made serviceable)
- Dentures and Bridgework to replace teeth extracted while covered for major dental coverage under the Canada Post Dental Care plan.
- Appliance Maintenance

Orthodontics 50%

Orthodontics covered up to 50% for children under the age of 22.

Pre-determination / Estimate

It is recommended that, where possible, a pre-determination (estimate) be performed prior to commencing any dental treatment for any work evaluated at a cost of \$300 or more. The pre-determination is performed by your dentist and will confirm the total amount payable under the Canada Post

When Does Your Coverage Terminate?

Missing two consecutive monthly premium payments due to non-sufficient funds will result in benefit coverage being terminated retroactively to the date premiums lapsed. Benefits terminate upon your death. Survivor benefits may apply to your dependents. Surviving dependents should call Canada Life 1-866-716-1313.