



update

## Total Care Dental - When Can I Apply?

The Total Care Dental plan is a comprehensive dental program available to active NSTU members through the NSTU Group Insurance Program. For active members who have a permanent, term or probationary contract, the Employer pays 65 per cent of the Basic Total Care Dental (includes major restorative services) for both single and family plans. Members pay 100 per cent of the Prosthodontic and Orthodontic coverages.

All active members of the NSTU who do not currently have dental coverage are eligible to apply for this benefit. However, some rules apply.

For active members who currently do not have coverage but wish to enrol in the Total Care Dental plan, your coverage will become effective only once per year on September 1<sup>st</sup>. This rule does not apply if you have lost spousal coverage or a life event such as getting married but you must enrol within 30 days of the loss of coverage or life event and provide proof of previous coverage.

New members who commence work prior to October 1<sup>st</sup> must enrol at anytime during the month of September for an October 1<sup>st</sup> effective date. Depending on your date of hire, you may be given 31 days from the date you receive your new member confirmation from Johnson Inc.

New members who commence work after October 1<sup>st</sup>, must enrol within 31 days of the start of their contract. Coverage will become effective the first day of the month following the receipt of your application.

If you choose to enrol in the Total Care Dental plan, coverage will remain in effect for a full twelve-month period, as long as you remain an active NSTU member.

A summary of the coverages available through the Total Care Dental plan are briefly listed below:

**Basic Preventative Services** - 80 per cent reimbursement for such items as (benefit maximums may apply):

- Oral examinations
- Cleanings, pit and fissure sealants
- Fillings
- Root canal therapy
- Periodontic services
- Denture repairs or relining
- Extractions

**Major Restorative Services** - 50 per cent reimbursement to a maximum of \$1,000 per person per calendar year for:

- Crown restorations
- Inlay and onlay restorations

**Prosthodontic Services** - 50 per cent reimbursement to a maximum payment of \$1,500 per person per calendar year.

**Orthodontic Services** - 50 per cent reimbursement to a maximum payment of \$2,000 per person lifetime.

As dental services can be very costly, it is recommended that you receive a pre-determination from Medavie Blue Cross to confirm the level of benefits available. A complete description of the Total Care Dental plan is outlined in your Group Insurance Profile and available online at the Johnson Members-Only website.

*If you have any questions with respect to your NSTU Group Insurance coverage, please do not hesitate to contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free).*