



# MANITOBA FOOD AND COMMERCIAL WORKERS DENTAL PLAN

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## SUMMARY OF COVERAGE

**PAYMENT IS MADE IN ACCORDANCE WITH THE 2015 FEE GUIDE FOR TREATMENT ON AND AFTER JULY 1, 2016**

**REQUIREMENT FOR SINGLE COVERAGE:** an average of at least **12** hours of work per week in the last 12 consecutive weeks of employment. For example, hours worked in August, September and October are processed in November, for December's eligibility.

**REQUIREMENT FOR DEPENDANT COVERAGE:** an average of at least **20** hours of work per week in the last 12 consecutive weeks of employment. For example, hours worked in August, September and October are processed in November, for December's eligibility.

**ON MATERNITY OR PARENTAL LEAVE, APPROVED LEAVE OF ABSENCE OR LAYOFF:** eligibility can be maintained for up to 12 months by making self-payments of \$45 per month.

**AT RETIREMENT:** if proof of retirement is submitted, eligibility is maintained for up to 12 months at no cost.

**IF ILL OR INJURED:** eligibility will continue for up to 24 months at no cost.

**MAXIMUMS:** \$2,000 per family member per calendar (Basic and Major Combined)  
\$3,000 per family member per lifetime for Orthodontic Treatment  
There is no deductible

**BASIC SERVICES ARE PAID AT 90%.** These services include, but are not limited to:

- Exams, Fluoride, One Unit Of Polishing, 3 Units Of Scaling - These Services Are Covered Only Once Every 9 Months)
- X-Rays: Periapical And Panoramic
- Bite Wing X-Rays - Once Every 18 Months
- Basic Fillings (Maximum of 5 surfaces in a 2-year period)
- Habit Breaking Appliances
- Simple Extractions

**MAJOR SERVICES ARE PAID AT 80%.** These services include, but are not limited to:

- Crowns/Inlays/Onlays/Veneers/Bridges/Dentures - Once Every 5 Years

Covered only if the tooth cannot be reconstructed in any other way and the appliance is not replacing Basic Treatment that is less than 2 years old, and for which the Plan had paid.

Amounts paid for a permanent appliance are reduced by the amount paid for the temporary appliance.

- Periodontal Treatment
- Oral Surgery/Complicated Extractions
- Endodontic Treatment

**ON TERMINATION:** certain types of major and orthodontic treatments may be extended for up to 90 days

**NOTE: MAJOR TREATMENT SHOULD BE SUBMITTED FOR APPROVAL (ALONG WITH THE APPROPRIATE X-RAYS) BEFORE THE WORK STARTS.**