

# PlanDirect™ Major Dental Services and Supplies Benefit Rider



This rider is issued by The Canada Life Assurance Company as part of the policy to which it is attached, and is subject to the provisions of the policy, except as modified by this rider.

Terms used in this rider are to be given the same interpretation and meaning as set out in the policy, unless the context requires otherwise.

## Covered Dentalcare Services and Supplies

### Payment of Benefits

Major Dental Services and Supplies will be for Covered Expenses at a *Reimbursement Level* of 50% of the lesser of the billed cost of the major dental services and supplies, and the Dental Fee Guide.

Benefits payable for Major Dental Services and Supplies are limited to \$750 per *Insured*, per calendar year.

### Major Dental Services and Supplies

#### Crowns and Onlays

- metal, plastic, and ceramic crowns
- onlays
- posts, cores, and pins related to covered crowns
- copings related to covered crowns and overdentures
- repairs to covered tooth-coloured materials
- removal and recementation of crowns and onlays

#### Dentures and Bridgework

- Dentures, including overdentures, bridgework and implant retained appliances are covered when replacing teeth that were extracted while the policy was in force.
- Replacement appliances are covered when:
  - the existing appliance is a covered temporary appliance; or
  - the existing appliance is at least five years old and cannot be made serviceable. If the existing appliance is less than five years old, a replacement is covered if, while the *Insured* is covered under the policy, the existing appliance becomes unserviceable while the person is insured for major coverage as a result of:
    - the placement of an initial opposing appliance; or
    - the extraction of additional teeth. If additional teeth are extracted but the existing appliance can be made serviceable, coverage is limited to the replacement of the additional teeth.

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## Denture-related Surgery

The following denture-related surgical services for remodelling and recontouring oral tissues are covered:

- remodelling, excision, removal, reduction, or augmentation of the alveolar bone;
- remodelling of the flooring of the mouth;
- vestibuloplasty;
- reconstruction of the alveolar ridge;
- extensions of mucous folds; and
- related surgical grafts.

## Appliance Maintenance

The following services are covered after the three-month post-insertion care period has elapsed:

- denture remakes;
- denture adjustments;
- denture repairs and additions, tissue conditioning and resetting of denture teeth;
- repairs to bridgework;
- removal and recementation of bridgework;
- removal of implant-retained prostheses for repair; and
- reinsertion of implant-retained prostheses.

## Limitations

Benefits are not payable within the first three months starting on the *Effective Date* of the policy and ending on the last day of the third month following the *Effective Date*. This limitation only applies when this rider is added to the Core and Core Plus plan options.

Benefits payable for covered Major Dental Services and Supplies are further limited as set out below:

- crowns on molars are limited to the cost of metal crowns;
- complicated crowns are limited to the cost of standard crowns;
- tooth-coloured onlays on molars are limited to the cost of metal onlays;
- crowns or onlays, provided when a tooth could have been adequately restored using other procedures, are limited to the cost of fillings;
- inlays are limited to the cost of fillings;
- replacement crowns and onlays are covered when the existing restoration is at least 5 years old and cannot be made serviceable;
- denture remakes are limited to once every 3 years.

## Exceptions

No benefits will be paid for the following:

- Services and supplies associated with:
  - congenital defects on developmental malformations in *Insureds* 19 years of age or older;
  - temporomandibular joint disorders;
  - vertical dimension correction; or
  - myofacial pain.

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- Crowns and onlays, if:
  - structural loss is such that the tooth can be adequately restored using other procedures; or
  - they are not required to replace an existing crown or one that cannot be made serviceable.

For greater certainty, the limitations in the Limitations section and exceptions in the Exceptions section of this policy also apply to this rider.

## Renewal

If your policy is renewed in accordance with the Term of Insurance and Renewability section, this rider will also be renewed on the *Annual Renewal Date*.

## Termination of This Rider

This rider terminates on the earlier of:

- the date the policy terminates; or
- the next *Annual Renewal Date* following the date on which Canada Life receives a Written Request from the *Owner* to terminate this rider. Such Written Request must be received by Canada Life at least 30 days before the *Annual Renewal Date*.

Coverage for an *Insured* other than the *Owner* will terminate on the earlier of:

- the date the policy or this rider terminates; or
- the date coverage for the *Insured* terminates under the policy.

Signed for The Canada Life Assurance Company at Winnipeg, Manitoba as of the *Rider Effective Date* shown on the *Policy Specifications*.

A handwritten signature in black ink, appearing to read "Jeff Macoun".

Jeff Macoun  
President and Chief Operating Officer, Canada

A handwritten signature in black ink, appearing to read "Paul A. Mahon".

Paul A. Mahon  
President and Chief Executive Officer

This rider should be kept with your policy.