

ARM Dental Coverage – Optional

ARM's dental plan covers regular examinations, preventative care and many more substantial procedures, as outlined below. **Reimbursement is based on the current year's Ontario Dental Association fee guide for general practitioners.**

Coverage includes:

Basic and preventative care*

80% coverage for dental examinations, extractions, fillings, X-rays, **periodontal scaling combined with root planing up to 12 units of time**, cleaning and preventive procedures with no overall maximum. Coverage for recall examinations is limited to nine months from the last appointment.

Basic restorative care*

80% coverage for root canals (endodontics) and gum disease treatments (periodontics), up to a combined annual maximum of \$750.

Major restorative care*

50% coverage for crowns, bridges, implants and dentures, to a combined annual maximum of \$700.

Denture care*

80% coverage for rebasing and relining of upper and lower dentures, up to a maximum of one treatment per year.

*Terms and conditions of coverage apply.

Add dental coverage at any time!

You may add dental coverage to your plan at any time. Once you have this coverage, claims can be submitted and reimbursed immediately.

The only requirement is that you remain enrolled for at least 12 months after adding dental care to your plan. If you decide to cancel your dental coverage after the minimum 12-month requirement, you must wait 24 months before you can repurchase this benefit.

Monthly Premiums

Single	\$67.85
Couple	\$134.31
Family	\$164.14

PST & HST do not apply.

ARM dental coverage can be added to any of our health-care plans, or purchased alone, at any time. Claim reimbursements are effective immediately.

