

UVRA Member Benefit Plan

Dental Care Comparison

	PBC Dental Care Plan for UVic Retirees	Retired Teachers of Ontario (RTO/ERO) - Dental Plan	Johnson Inc. UVRA Dental Care Plan
Basic & Preventative	70%	85%	80%
Minor Restorative	70%	80%	80%
Major Restorative	50%	50%	Basic Plan: Not Covered Enhanced Plan: 50%
Plan Maximums	Combined \$1,500 per calendar year	<p align="center">Basic & Preventative: No maximum</p> <p align="center">Endodontics & Periodontics: \$850 per calendar year</p> <p align="center">Major Restorative: Crowns, Posts, Inlays & Onlays: \$800 per calendar year Bridges & Dentures: \$800 per calendar year</p> <p align="center">For late applicants, the maximum benefit payable during the first 12 months of coverage is limited to \$500 per insured.</p>	<p align="center">Basic & Preventative: No maximum</p> <p align="center">Minor Restorative: \$750 per calendar year</p> <p align="center">Major Restorative (Enhanced Plan only): Crowns, Posts, Inlays & Onlays: \$700 per calendar year Bridges, Dentures & Implants: \$700 per calendar year</p> <p align="center">For late applicants, in the first calendar year of coverage only, the maximum amounts payable for Minor and Major Restorative are pro-rated.</p>
Recall Exams	1 per 9 months	1 per 9 months	1 per calendar year
Complete Exams	2 per lifetime	1 per 3 calendar years	1 per 3 calendar years
Scaling & Root Planing	8 units per calendar year	8 units per calendar year (Endodontics & Periodontics: \$850 per calendar year)	8 units per calendar year
X-rays	<p align="center">\$50 combined maximum per calendar year</p> <p align="center">Panoramic: 1 per 5 years Complete: 1 per 3 years</p>	<p align="center">Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years</p>	<p align="center">Panoramic: 1 per 3 calendar years Complete: 1 per 3 calendar years</p>
Endodontics (e.g. root canals)	1 per tooth per lifetime	Covered (Endodontics & Periodontics: \$850 per calendar year)	1 per tooth per 5 calendar years (Minor Restorative: \$750 per calendar year)
Fillings	Amalgam equivalent on permanent molars & all primary teeth	Amalgam equivalent on molars	Amalgam equivalent on molars

*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.