



Summary of Coverage

Payment is made in accordance with the **2024 Fee Guide**

Phone: 1-800-952-9932 | Address: 3rd Floor, 880 Portage Ave, Winnipeg, Manitoba R3G 0P1

Email: mfcwdental@pbas.ca | Website: mfcwdental.pbas.ca | Carrier Number: 610256 | Group Number: 050



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 18 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 – Paid at 60%.

There is no deductible.



Basic Services Are Paid At 100%.

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 90%.

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.