



Many times, when we go to our family dentist for our annual or semi-annual dental check-up, we have no idea of the services that will be performed by the team of dental professionals. The NSTU Group Insurance Trustees want to provide members with information on what to expect the next time you go to your dentist for a check-up and the coverage that is available through the NSTU Total Care Dental Plan for these services.

What's In A Dental Check-Up?

During a check-up, your dentist will look for early signs of problems such as gum disease, cavities, eroded fillings, tooth fractures, infections, and oral cancer. They are trained to catch small issues before they become big ones so any problems may be treated on a timely basis. You can also expect a check-up to include some or all of the following procedures:

1. Dental and Medical History Update

Your dentist may ask you about any oral or general health problems that you have. For example, changes in your teeth, sensitive gums, any allergies, or other medical conditions.

2. Examination and Treatment

Your dentist looks for anything unusual and will catch small problems before they become big ones such as early signs of gum disease, eroded fillings, infections, or perhaps even oral cancer.

3. Cleaning

A cleaning makes your teeth and fillings smooth so it is harder for plaque to build up. Plaque is clear and sticky and it forms on your teeth every day. If plaque is left on your teeth, it hardens into tartar. A cleaning is the only way to remove tartar. It cannot be removed with a toothbrush and if tartar is not removed, it can cause gum disease. A cleaning also removes some stains so your teeth look better. Here are the main steps in a cleaning.

Step 1 – Flossing removes plaque from under the gum line and

between teeth. It also removes bits of food from between teeth.

Step 2 – Scaling removes tartar from teeth. Gross scaling removes bigger pieces of tartar and fine scaling gets much smaller pieces of tartar, mostly from back teeth and other hard-to-reach places.

Step 3 – Polishing smooths and cleans the surfaces of your teeth.

Cleaning is the only way to remove hardened deposits of tartar from your teeth. If tartar is not removed, it can cause gum disease which is a leading cause of tooth loss in adults.

4. Fluoride Treatment

You may have fluoride applied to your teeth during a check-up. It can be in the form of a gel, a foam, or a liquid. Fluoride helps prevent cavities by fixing the first, tiny stages of tooth decay and by slowing down the germs growing on your teeth. Your dentist will talk to you about your total exposure to fluoride to determine if you need a fluoride treatment.

5. Advice

Your dentist can give you advice and answer your questions based on the results of your check-up. Don't hesitate to ask questions of your dental team and the services and procedures they are performing. This is the only way for you to understand what procedures your dentist is performing and the cost that will be the responsibility of either you or the Total Care Dental Plan.

NSTU Group Insurance Plan – Total Care Dental Plan

Frequently Asked Questions

Q: What is covered under the Total Care Dental Plan?

A: Coverage under the NSTU Total Care Dental Plan is quite comprehensive. The table below provides a brief summary of available coverages.

Benefit	Reimbursement Level	Benefit Maximum
Basic Preventative Services ❖ Oral examinations ❖ Cleanings, pit, and fissure sealants ❖ Fillings ❖ Root canal therapy ❖ Denture repair or relining ❖ Extractions	80% of eligible expenses	Benefit maximum may apply depending on service
Major Restorative Services ❖ Crown restorations ❖ Inlay and onlay restorations	60% of eligible expenses	\$1,500 per person per calendar year
Prosthodontic Services	50% of eligible expenses	\$1,500 per person per calendar year
Orthodontic Services	50% of eligible expenses	\$2,000 per person lifetime

A complete description of the Total Care Dental Plan is outlined in your Group Insurance Profile which can be found by visiting the NSTU Group Insurance Trust website at www.nstuinsurance.ca.

Q: I don't currently have dental coverage, when can I apply?

A: All active members of the NSTU who do not currently have dental coverage are eligible to apply for this benefit. However, the following rules apply:

- For active members who currently do not have coverage but wish to enroll in the Total Care Dental plan, your coverage will become effective only once per year on September 1st. This rule does not apply if you have lost spousal coverage or a life event (such as getting married) but you must enroll within 30 days of the loss of coverage or life event and provide proof of previous coverage.
- New members who commence work prior to October 1st must enroll during the month of September for an October 1st effective date. Depending on your date of hire, you may be given 31 days from the date you receive your new member confirmation from Johnson Inc.
- New members who commence work after October 1st, must enroll within 31 days of the start of their contract. Coverage will become effective the first day of the month following

the receipt of your application.

If you choose to enroll in the Total Care Dental Plan, coverage will remain in effect for a full twelve-month period, as long as you remain an active NSTU member.

Q: Are dental premiums cost-shared with my employer?

A: For active members who have a term, probationary or permanent contract, the Employer pays 65% of monthly premium of the single or family plan for Basic Preventative Services and Major Restorative Services. Members pay 100% of monthly premium for Prosthodontic and Orthodontic Services.

Q: What is a pre-determination of benefits?

A: As dental services can be very costly; it is recommended that you receive a pre-determination of benefits from Medavie Blue Cross to confirm the level of benefits available.

A pre-determination of benefits is a written estimate from your dentist that is submitted to Medavie Blue Cross. It provides a detailed description of the planned procedures with an estimate of the charges. Medavie Blue Cross will then confirm the level of benefits available based on the information received from your dentist. This allows you to know in advance what is covered and what your share of the costs will be before you receive a service.

Q: How do I submit dental claims?

A: You should first determine if your dentist is a participating dentist, i.e., one who has agreed to submit claims directly to Medavie Blue Cross for reimbursement. If so, all you need to do is present your Total Care Benefit Card to your dentist office and they will take care of the rest.

If your dentist is a non-participating dentist, you can submit a claim as follows:

- Claims Submission by eClaim: www.medaviebc.ca/en/members/submit-a-claim
- Medavie Blue Cross Mobile App: www.medaviebc.ca/app
- Claims Submission by Mail: Medavie Blue Cross
Box 2200
Halifax, Nova Scotia
B3J 3C6

Q: Is there a time limit on when I can submit my claim for reimbursement?

A: Yes, claims must be submitted within one (1) year from the date the expense is incurred.

For more information on the benefits and programs available under the NSTU Group Insurance Program, please visit the NSTU Group Insurance Trust website at www.nstuinsurance.ca.