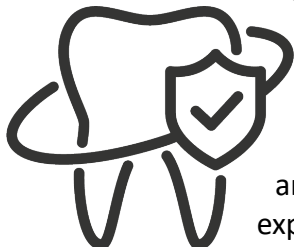


BENEFIT SUMMARY



The following is a high-level summary. In the event of any discrepancy between this summary and the documents issued by the respective providers, the latter prevails.

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Benefit Information	Eligible Retirees
Dental Care	
Deductible	NIL
Reimbursement Levels	
Basic/Preventive	90%
Dentures	90%
Major Restorative	50%
Orthodontics	50%
Maximums	
Basic/Preventive	\$1,750 per calendar year
Dentures	
Major Restorative	
Orthodontics	\$2,500 per lifetime
Other Details	
Recall exam frequency	Every 9 months
Fee guide	Current Province of Service
Survivor benefits	All eligible dependants would continue with coverage after the death of the retiree, as long as they continue to qualify as dependants (spouse and children) and that premiums are paid