

NSTU Total Care – Dental Plan

Eligibility

All retired members enrolled in the Total Care – Dental Plan at the time of retirement and in receipt of a Nova Scotia Teachers' Pension or a Public Service Superannuation Pension are eligible to remain in the plan.

If you remain in the plan and cancel coverage, **you cannot enroll at a later date.**

The monthly premium is 100% paid by members and deducted from your Nova Scotia Teachers' Pension.

There is **NO termination date.**

Under the NSTU Total Care – Dental Plan you are entitled to be insured under one family plan. At the 2024 NSTU Annual Council the Insurance Trustees reported that there were 1,292 members under age 65 and 6,884 members over age 65.

Coverage

Basic Preventative Services – 80% reimbursement for such items as the following (benefit maximums may apply) :

- **Diagnostic** – one clinical oral exam in every calendar year
- **Preventative Services** – cleaning (8 units every 12 months for scaling)
Fluoride treatments (once every calendar year)
Pit and fissure sealants or permanent molars, space maintainers
- **Restorative Services** – fillings, re-cementing inlays and crowns, cement restorations
- **Endodontic Services** – diagnosis and treatment of pulp (nerve) and tissue which supports the end of the root, root canal therapy and emergency procedures
- **Periodontic Services** – diagnosis and treatment of disease which affects the supporting tissue of the teeth, such as bones and gums surrounding the teeth
- **Prosthodontic Maintenance Services** – Removable-denture repairs, denture rebasing and relining (once in 24 months) and tissue conditioning
- **Surgical Services** – extraction of teeth
- **Adjunctive General Services** – emergency treatment of pain, local anaesthetic or conscious sedation and consultation with another dentist

Major Restorative Services – 60% to a maximum payment of **\$1,500** per calendar year

- Crown restorations, inlay and onlay restorations
- Gold fillings when teeth cannot be restored with other material limited to one in any 5 year period

Prosthodontic and Orthodontic Services – 50% to a maximum of \$1,500 per calendar year

- Fixed bridgework limited to one in 5 year period
- Partial and complete dentures limited to one in 5 year period
- Restorative services including crowns, inlays and onlays associated with the placement of prosthodontics limited to one in 5 year period
- Implants and restorations over implants limited to one in 5 year period
- Coverage is **NOT** included for replacement of any lost, stolen or misplaced prosthodontics

Orthodontic Services – 50% with a \$2,000 per person lifetime limit

- Orthodontic exams and diagnostic procedures, extractions and surgical procedures related to orthodontic services and appliance therapy
- Charges are **NOT** allowable until the services related to such charges are actually tendered