

ABOUT HEALTH PLUS™ INSURANCE DENTAL COVERAGE

Allowable coverage for scaling / root planing. The Health Plus™ plan covers 2 units for adults, 1 unit for children age 10 - 17, and ½ unit for children under age 10, as part of a recall exam every 9 months.

The plan recognizes that sometimes additional scaling / root planing is advisable. In these cases, reimbursement for additional treatment will be considered on receipt of satisfactory clinical evidence that it is necessary. The evidence is assessed by the dentist who serves as the professional consultant to the Health Plus™ plan.

If you are recommending additional scaling, please provide:

1. Clinical diagnosis and proposed treatment: number of visits and frequency
2. Periodontal charting
3. Radiographs (Please send duplicate Xrays / digital prints. Materials will not be returned.)
4. Any indications of systemic conditions which should be considered e.g. diabetes
5. Age of patient

PLEASE NOTE: claims will not be considered if the evidence submitted is incomplete.

Please send this information by mail or email to:

Health Plus Insurance
c/o Loran Insurance Limited
200 Consumers Road, Suite 205
Toronto, ON M2J 4R4
Email: dental@healthplusinsurance.ca Phone: 416-498-6944

Other Health Plus™ Coverage Details To Be Aware Of

X-rays: Bite-wing – one / 24 months Full mouth / panoramic – one / 5 years
Topical fluoride application: Under age 21, once / 9 months
Oral hygiene instruction: Not covered
Major Restorative: Eligible after 18 months plan membership

Payment of Claims

For claims (excluding the additional scaling treatment described above), you may submit claims on behalf of your client as per your usual insurance procedures. The Health Plus™ plan reimburses the client directly.

