



ABOUT HEALTH PLUS DENTAL COVERAGE

What’s Included?

Health Plus PRIORITY and OPTIMUM plans provide comprehensive dental coverage, developed in consultation with practicing dentists. Plan limits are based on industry-standard fee guides developed by the Dental Association in your province of residence.

A summary of coverage is below. Please refer to your Benefit Booklet, available on the MDM online portal, for full coverage details.

Basic Dental Coverage

No waiting period, including cleanings, fillings, and root canals.

	Reimbursement	Annual Maximum at enrolment	Annual Maximum after 24 months
OPTIMUM	80%	\$1,000	\$1,500
PRIORITY	70%	\$600	\$1,000

RECALL EXAMS: 1 per 9 months, including scaling / root planing

Under age 10 - ½ unit* of scaling

Ages 10 - 17 - 1 unit of scaling

Ages 18+ - 2 units of scaling

**1 unit = 15 minutes*

Does your dentist recommend additional scaling?

Additional scaling beyond the basic limit may be available (up to 12 units / year) for dental conditions arising after enrolment in the plan. Reimbursement for additional treatment will be considered upon receipt of satisfactory clinical evidence from your dentist. All requests are reviewed by an independent practicing dentist. To submit a request, please refer to the “Important Information for Dental Professionals” document.

Please note, pre-existing conditions are not eligible for additional scaling.

Major Restorative Dental Coverage

Available after 18 months on the plan, including crowns, bridges, and dentures.

	Reimbursement	Annual Maximum after 18 months	Annual Maximum after 30 months
OPTIMUM	50%	\$600	\$1,000
PRIORITY	50%	\$400	\$650

Accidental Injury to Teeth

Covered as part of your health benefit. Includes dental work required due to injury to natural teeth. Eligible within 1 year of injury.

	Reimbursement	Maximum
OPTIMUM	90%	No Annual Maximum
PRIORITY	70%	No Annual Maximum

Annual maximums are per calendar year.

Estimating Treatment Costs in Advance

To confirm whether a dental treatment is covered under your plan, we recommend that your dental office submit an electronic pre-treatment estimate to MDM Insurance in advance. They can also contact MDM by phone at 519-837-1531. This way, you'll never get any surprises and will know exactly what's covered.

How to Submit Claims

Claims are submitted to MDM Insurance Services, claims administrator for your Health Plus plan. To submit a claim follow the steps below.

1. Pay your dental office directly
2. Have your dentist submit your claims electronically to MDM Insurance Services on your behalf **OR** have your dentist complete a Standard Dental Claim form - you can then submit your claim via the MDM online portal (<https://mdm-insurance.ca>), mobile app, or by email (inquiry@mdm-insurance.com)
3. MDM will reimburse you directly via direct deposit and an *Explanation of Benefits* will be available in your online portal

+ How quickly will my claim be processed?

Claims are typically processed within 5 business days from the date of submission.

View the **How to Claim Guide** on the [Health Plus Resource Centre](#) for more information.

Contact Us

MDM Insurance Services

☎ 519-837-1531 | 1-800-838-1531
✉ inquiry@mdm-insurance.com

Health Plus Insurance

☎ 416-498-6944 | 1-877-218-0394
✉ info@healthplusinsurance.ca