

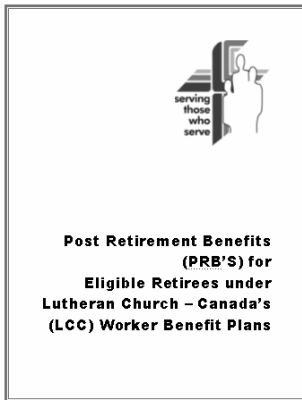
Correction to your Post Retirement Benefits Handbook LCC Worker Benefit Plans

Original Handbook October 2010
Revision One – February 2011 page 27&28

This revision sent July 2011 – Update Highlights:

- Correction to page 28 – Periodontics and Endodontics reimbursement amount. (The original handbook showed a 60% instead of 90% reimbursement.)

Filing Instructions



Members will make changes to their Post Retirement Benefit Handbook (as pictured on the left) according to the instructions given below:

Remove	Add
Page 27 and 28	Page 27 and 28 included
	This page at the end of the handbook (page 40)

Your Benefits Card

Your Benefits card lists the toll free numbers to call in case of an emergency, while travelling outside your province. The toll free number will put you in touch with the international travel assistance organization.



Your card also lists your I.D. number and plan document number, which the travel assistance organization needs to confirm that you are covered.

In an emergency contact:

In Canada and United States the phone number is:	1-800-265-9977
Fax number:	1-800-583-4827
From other countries, call collect:	1-519-741-8450

For more information about ETA, refer to Manulife's Emergency Travel Assistance brochure.

Dental Benefits

INTRODUCTION

Dental benefits are designed to assist you in helping to pay for dental related expenses for yourself and your family. Dental benefits may not, however, cover all expenses or all services. Payment of covered expenses are paid based on reasonable customary charges and are subject to any applicable maximums. Claim amounts that will be applied to any maximums are the amounts paid after applying the benefit percentage. **You are responsible for determining what is covered before proceeding with treatment.** Your dentist and the insurance carrier can assist you in determining your coverage.

Summary of Coverage

Covered Expense	Description	Coverage
Basic Services	<ul style="list-style-type: none">• diagnostic and preventive services such as recall examination, cleanings and bite-wing x-rays once every 9 months• basic restorative services such as fillings• extractions, denture relines and rebases• periodontics (treatment of the gums)• endodontics (root canal therapy)	90%
Dentures and Major Restorative Services	<ul style="list-style-type: none">• initial and replacement dentures (certain restrictions apply)• crowns, bridges, inlays, and onlays (certain restrictions apply)	60%
Combined Maximum Dentures and Major Restorative		\$ 2,500 per person per lifetime