Canadian Excellence

LAURIER

Human Resources

MEMORANDUM

To: Eligible WLU Employees
From: Pamela Cant, Director: Total Compensation
Re: Orthodontic Treatment Plans
Date: October 19, 2009

Reimbursement for Orthodontic Treatment has recently caused some confusion for WLU employees and has impacted reimbursement for more than one employee. For this reason we thought it best to communicate the process.

The WLU benefits plan reimburses orthodontic expenses at 50% of cost to a maximum of $2,000 (faculty) or $2500 (staff) per lifetime for each insured individual. If you have submitted orthodontic claims before for the same individual we suggest you review your past claims or check with Great-West Life's client relations unit to calculate when you will reach your maximum.

The terms of our dental plan are that:

- Benefits cannot be prepaid (i.e. if you pay in advance for orthodontic services that have not yet been rendered, then the expense is not eligible for reimbursement.)
- The maximum allowance for the initial fee is either the actual fee or 35% of the total estimated cost, whichever is lower (reimbursed at 50% as per the plan provisions).
- Great-West Life will then reimburse you for the balance of your expenses in equal monthly instalments over the treatment period.

Benefit payments will be affected if your insurance coverage terminates before treatment is completed. Benefit payment may also be affected if the dental plan changes or if the insured individual has other insurance coverage.

To receive benefits for on-going treatment you must attach your receipts, as they are incurred, to a completed claim form and submit them to Great-West Life for payment. **Payment to your orthodontist should not be made in advance of treatment.** This could impact your Great-West Life reimbursement.

If you have any questions please call a Great-West Life service representative at 1-800-263-5742.