

Provincial dental fee increases for 2009

It's that time of year when most provincial and territorial dental associations release their annual fee guides. Typically there is an increase across the board for dental services performed by general practitioners. The information in provincial fee guides helps us establish reimbursement levels for the dental services your plan members receive.

This chart summarizes fee guide increases announced for 2009 by the provincial dental associations (except for the Alberta Dental Association and College, which doesn't publish an annual fee guide).

Province	Percentage cost increase	Details of increase			2009 effective date
British Columbia	2.7%	Procedure codes	Classification	Percentage cost increase	February 1
		00000-09999	Diagnostic	Ranges from 0 - 6.1%	
		10000-19999	Preventive	Ranges from 0 - 3.4% (excluding hygiene services)	
		20000-23999	Restorative - Amalgams - Composites	4.5%	
		24000-29999	Restorative - Crowns	1.1%	
		30000-39999	Endodontics	0%	
		40000-49999	Periodontics	4.0% (excludes root planing)	
		50000-59999	Prosthodontics - Removable	4.0%	
		60000-69999	Prosthodontics - Fixed	3.8%	
		70000-79999	Oral surgery	Ranges from 2 - 6 %	

Province	Percentage cost increase	Details of increase	2009 effective date																								
Alberta	6.07%	Overall increase For more information please refer to the information following this chart.	February 1																								
Saskatchewan	4.95%	Overall increase	January 1																								
Manitoba	3.84%	Overall increase	January 1																								
Northern Manitoba	4.22%	Overall increase This guide has adjusted fees that are about 10% higher than those in the Manitoba guide.	January 1																								
Ontario	2.0%	<table border="1"> <thead> <tr> <th>Service category</th> <th>Percentage cost increase</th> </tr> </thead> <tbody> <tr> <td>Diagnostic</td> <td>1.6%</td> </tr> <tr> <td>Preventive</td> <td>1.5%</td> </tr> <tr> <td>Restorations:</td> <td></td> </tr> <tr> <td>- Amalgam</td> <td>4.0%</td> </tr> <tr> <td>- Composite</td> <td>3.1%</td> </tr> <tr> <td>Crowns</td> <td>0.0%</td> </tr> <tr> <td>Endodontics</td> <td>0.0%</td> </tr> <tr> <td>Periodontics</td> <td>2.0%</td> </tr> <tr> <td>Fixed - Prosthodontics</td> <td>2.0%</td> </tr> <tr> <td>Oral surgery</td> <td>7.3%</td> </tr> <tr> <td>Other</td> <td>2.0%</td> </tr> </tbody> </table>	Service category	Percentage cost increase	Diagnostic	1.6%	Preventive	1.5%	Restorations:		- Amalgam	4.0%	- Composite	3.1%	Crowns	0.0%	Endodontics	0.0%	Periodontics	2.0%	Fixed - Prosthodontics	2.0%	Oral surgery	7.3%	Other	2.0%	January 1
Service category	Percentage cost increase																										
Diagnostic	1.6%																										
Preventive	1.5%																										
Restorations:																											
- Amalgam	4.0%																										
- Composite	3.1%																										
Crowns	0.0%																										
Endodontics	0.0%																										
Periodontics	2.0%																										
Fixed - Prosthodontics	2.0%																										
Oral surgery	7.3%																										
Other	2.0%																										
Quebec	2.6%	Overall increase	January 1																								
New Brunswick	3.0%	Overall increase	January 1																								
Nova Scotia	2.93%	Overall increase	February 1																								
Prince Edward Island	1.92%	Overall increase	January 1																								

Province	Percentage cost increase	Details of increase	2009 effective date
Newfoundland and Labrador	6.0%	Overall increase	January 1
Northwest Territories	<i>Not available</i>		April 1
Nunavut	<i>Not available</i>		April 1
Yukon	<i>Not available</i>		April 1

How we reimburse dental expenses in Alberta

Since the Alberta Dental Association and College doesn't publish a dental fee guide, insurers must establish their own reimbursement levels for dental services in Alberta.

At Sun Life Financial, we use our own Alberta-based claims data from the two most recent consecutive calendar years to determine appropriate fee increases for each category of dental service.

Our application of these reimbursement levels may not always result in full reimbursement of the charges by some dentists in Alberta, nor will they necessarily match the reimbursement levels set by other carriers.

For group contracts that provide benefits on a current fee guide basis, the following reimbursement levels will apply:

Procedure codes	Classification	2009 increase over 2008 reimbursement guide
00000-09999	Diagnostic (e.g. examinations)	5.6 %
10000-19999	Preventive (e.g. cleaning, scaling)	5.3%
20000-22999	Restorative – Basic (e.g. fillings)	7.0%
23000-24999	Composite fillings	7.0%
25000-29999	Restorative – Major (e.g. crowns)	7.0%
30000-39999	Endodontics (e.g. root canal treatment)	7.0%
40000-49999	Periodontics (e.g. gum treatment)	7.0%
50000-59999	Prosthodontics – Removable (e.g. dentures)	5.0 %
60000-69999	Prosthodontics - Fixed (e.g. bridges)	6.5 %
70000-79999	Oral and maxillofacial surgery	7.0%
80000-89999	Orthodontics	3.0%
90000-99999	Adjunctive general services	5.0 %

Plan sponsors in Alberta

Dental fees in Alberta vary significantly because the province doesn't publish a provincial dental association fee guide.

Our recommended fee guide is developed to cover fees that are representative of what the majority of patients are charged. However, did you know that our dental claims system allows you the flexibility to amend your plan so that dental claims can be reimbursed at a higher or lower level than the options provided in our Alberta reimbursement guide? Please contact your Sun Life Financial group representative to explore your choices.

We are also including a communication for your plan members. *'Making the most of your dental benefits 2009'* explains how we reimburse dental services in Alberta.

Questions?

Please contact your Sun Life Financial group representative.