

UNDERSTANDING my coverage

October 15, 2015

Change to some coordination of benefits claims

This communication may be relevant to you if you coordinate extended health care, drug or dental claims with another group benefits plan.

Coordination of benefits (COB) claims are ones you submit to Sun Life for the amount remaining after a claim has been partially paid through another group benefits plan. Typically, this is for a product or service that your spouse or partner has submitted to his or her plan first.

What's changing?

Currently, COB claims are calculated based on the **submitted amount** of the expense (the amount you claimed).

Starting December 1, 2015, COB claims will be calculated based on the **eligible amount** of the expense, also known as the “reasonable and customary” amount.

Why we're making the change

The change ensures that our process for adjudicating COB claims remains consistent with Canadian Life and Health Insurance Association (CLHIA) guidelines, which help insurers like Sun Life apply fair and consistent processes.

What does this mean to you?

- There will be no difference in the way we calculate claims that you submit first through your benefits plan with Sun Life.
- For most COB claims you shouldn't see a difference in the amount you pay, unless a provider charges more than the reasonable and customary amount for an item or service. In that case, you are responsible for paying the difference. (This includes drug, dental and medical providers.)

We've included some [examples](#) to show you how the COB calculations will work.

Tip

You can read more about coordination of benefits at BrighterLife.ca.

Continued...

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Dental plans in Alberta

Unlike the rest of Canada, the Dental Association and College in Alberta doesn't publish an annual fee guide for dentists and insurers to use as a reference. This means dental fees can vary widely among Alberta-based dentists, so insurers establish their own reimbursement levels for adjudicating claims.

When dentists charge fees that are higher than Sun Life's reimbursement levels, the cost difference is your responsibility.

We've developed a [dental fee finder](#) to help plan members in Alberta determine the range of fees that dentists charge in a certain area. This tool gives you some insight into how your dentist's fees compare with others in your area and with the maximum levels under Sun Life Financial's reimbursement guide.

Questions?

Please contact the Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.