

# Major contract update

Advisor Edition

January 26, 2021

## Here are the changes your Clients will see

### **For National (NA)/Sun Solutions (SSOL) Clients changes will be found in their contract and plan member booklet**

#### Under **Description of coverage**

For each dental procedure, Sun Life will only cover up to the reasonable and customary charge for the least expensive alternate procedure, service or treatment consistent with accepted dental practice. In no case will the eligible expense be more than the fee stated in the appropriate Dental Association Fee Guide specified in *Benefit Details*.

*Reasonable and customary charges* mean:

- charges considered necessary for the treatment and maintenance of a person's oral health, according to standard Canadian dental procedures and practices, and
- charges of a reasonable frequency and duration, as determined by Sun Life.

Within the current contract, any reference to: "reasonable expenses" and "customary charge," or "usual and reasonable charge," or "usual, customary or reasonable charges," will be replaced with "reasonable and customary charge(s)."

For scaling and root planing changes, one of the following will apply:

Under **Basic dental procedures** for scaling and root planing coverage, we'll be updating contracts to say:

- Periodontics – treatment of disease of the gum and other supporting tissue. Scaling and root planing are covered up to a combined maximum of 2 units of 15 minutes per benefit year for a child under age 13 or 10 units of 15 minutes per benefit year for any other person.

Or,

If the current plan has an existing limit of 10 units or less, the existing limit will not change. We'll add the new 2-unit limit for children under age 13.

- Periodontics – treatment of disease of the gum and other supporting tissue. Scaling and root planing are covered up to a combined maximum of 2 units of 15 minutes

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# Major contract update

## Advisor Edition

per benefit year for a child under age 13 or *existing* units of 15 minutes per benefit year for any other person.

- *For example: if you have a limit of 8 units on your plan, there is no change to this limit.*

### **For SunAdvantage Clients changes will be found in the plan member booklet.**

Under **General description of the coverage:**

For each dental procedure, we will only cover reasonable and customary charges.

**Reasonable and customary** charges mean:

- charges considered necessary for the treatment and maintenance of a person's oral health, according to standard Canadian dental procedures and practices, and
- charges of a reasonable frequency and duration, as determined by Sun Life.

Within the current contract, any reference to "reasonable expenses" and "usual and reasonable charge," will be replaced with "reasonable and customary charge(s)."

### **For Clarica heritage Clients updates will be found in their contract and plan member booklet**

Under **Definitions** the current wording is:

**Reasonable and customary charges:**

- mean those which are usually made to a person without coverage for the items of expense listed under Eligible Expenses and which do not exceed the charges in the Dental Fee Guide specified in the Summary of Benefits.

We'll be updating the wording to say:

**Reasonable and customary charges:**

- charges considered necessary for the treatment and maintenance of a person's oral health, according to standard Canadian dental procedures and practices, and
- charges of a reasonable frequency and duration, as determined by Sun Life.

In no case will the eligible expenses be more than the fee stated in the appropriate Dental Association Fee Guide specified in the Summary of Insurance.

# Major contract update

## Advisor Edition

If the contract has the below *Necessary Treatment* provision, we'll be removing this. The updated R&C definition serves the same purpose as this provision.

**Necessary Treatment** - means the performance of procedures, services, courses of treatment and the use of materials which are

1. necessary and appropriate in relation to current, accepted standards of dental practice,
2. performed by a dentist, a dental hygienist or a denturist, and
3. of a form, frequency and duration essential to the management of the person's dental health.

For scaling and root planing under Restorative Benefit – Eligible Expenses, one of the following changes will apply:

- periodontics – scaling and root planing (not exceeding a combined maximum of 2 time units each year for a child under age 13 or 10 time units each year for any other person)

Or,

If the current plan has a limit for scaling and root planing of 10 time units or less, the existing limit will remain for those 13 and older. We're introducing a new limit to those 12 and under. The contract will say:

- periodontics – scaling and root planing (not exceeding a combined maximum of 2 time units each year for a child under age 13 or *existing* time units each year for any other person)
  - *For example, if you have an existing limit of 8 time units on your plan there is no change to this limit.*

### Questions?

Please contact your Sun Life Group Benefits representative.