



June 24, 2019

## Changes to our dental administrative practices

The prevention of group benefits abuse and fraud are critical components of plan sustainability. Sun Life remains a leader in these areas, and our commitment to protecting the financial integrity of your plan is second to none in our industry.

As part of this commitment, we are changing our administrative practices to ensure that the adjudication of dental claims and predeterminations remains reasonable. These changes are **effective September 22, 2019**. We are implementing these changes to control dental costs and limit plan abuse for all plan sponsors.

### Impact on plan members

We have provided a sample communication for you to share with your plan members, [here](#).

We are communicating these administrative practice changes to dental providers and provincial dental associations across Canada to ensure they are aware of these changes.

### What is changing

Sun Life reimburses plan members for their dental costs based on the procedure codes submitted by their dentists and the terms of their benefits plan. In some instances, additional fees could be charged to your member and your plan.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is needed to reduce sensitivity, the fee for desensitization is considered as part of the fee for the filling, crown or bridge. Under our new administrative practices, if your plan members' dentist, or an authorized dental hygienist, bills for a desensitization at an appointment to treat a filling, crown or bridge, this charge will not be reimbursed.

Our new administrative practices involve updated procedure code assessments to prevent unnecessary expenses being charged to your plan. You can review a summary of these new practices [here](#).

### Why the focus on dental benefits

Dental benefits are highly valued. After prescription drug coverage, dental benefits are the second highest used benefit, with 82% of all plan members making at least one claim each year.

# Special Communications



For high-cost, high-use benefits, such as dental coverage, sustainability is critical. Continued cost increases can lead to lower levels of coverage under traditional benefits plans. Under flexible benefits plans, we are seeing a trend of plan members declining dental coverage, due to the high cost and choice of flex credits for other benefits.

These new administrative practices – in addition to our ongoing abuse and fraud prevention measures – support our commitment to long-term plan sustainability and the reasonable reimbursement for dental services performed.

## Questions?

If you have any questions about our new administrative practices relating to dental service reimbursement, please talk to your Sun Life Group Benefits representative.



## Dental Administrative Changes

### **Gingivectomy with restorative services**

When your dentist is performing restorative services (e.g. fillings, crowns, bridges etc.), there may be times when additional care (i.e. gingivectomy) is needed to manage your gums to perform your treatment. Sun Life will not reimburse this expense as it is considered part of your restorative treatment.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is required to the gum tissue, the fee for that service is considered part of the fee for the filling, crown or bridge.

### **Hemorrhage Control with Restorative, Endodontic, Periodontics & Surgical Codes**

The control of bleeding (hemorrhage control) is part of the restorative, endodontic, periodontics and/or surgical treatments. Sun Life will not reimburse the hemorrhage control code when billed with the services listed above as it is considered part of the treatment.

For example, if the dentist performs a filling, crown, bridge, root canal, treatment of your gums or removal of a tooth, the fee for the control of bleeding is considered part of the fee for the treatment performed.

### **Desensitization with Restorative Codes**

If your dentist bills you separately for desensitization with fillings or major restorative services (e.g. crowns, bridges), Sun Life will not reimburse you for these expenses as they are considered part of the treatment.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is needed to reduce sensitivity, the fee for that service is considered part of the fee for the filling, crown or bridge.

### **Impacted Tooth with a Complicated Extraction**

Some teeth are not normally impacted (i.e. the tooth is not fully or partially covered by bone or soft tissue). In those cases, we will consider the procedure code for a complicated extraction and not reimburse you an additional amount for an impacted tooth.

For example, wisdom teeth may be impacted. Other teeth may be difficult to remove, but are rarely impacted. If an impacted code is submitted for other teeth, we will reimburse you for a complicated extraction.

# Special Communications



## **Core Buildup – Crowns/Bridge**

The new administrative practice will consider a 4 or 5 surface filling, done prior to a major restorative service (i.e. crowns or bridges), as a core build up. If your tooth is filled and you have a crown or bridge placed later, the difference between the filling and the core build up will be deducted from the crown or bridge.

*These changes may not apply to all provinces or specialties.*