

Major contract update

Sponsor Edition

January 28, 2021

Changes to dental benefits coverage

We're making some changes to our standard dental plans to help improve plan sustainability. These changes are effective **May 1, 2021**:

1. Updating the reasonable and customary (R&C) definition in your dental contract.
2. Adjusting the coverage for scaling and root planing for children under age 13.

Why the changes

Here's a closer look at each change:

1. Updating the existing R&C definition. This will help to manage dental care costs for you, and for your plan members. This updated definition allows us to apply a reasonable limit on eligible fees and expenses, when the contract is silent on those limits.
2. Adjusting scaling and root planing coverage for children under age 13. We'll cover up to a combined maximum each year of:
 - 2 units for each child age 12 and under (contract and booklet wording will say "a child under age 13").
 - There is no change to existing limits for plan members or dependants age 13 and over.

Here's where you'll see the change in plan member booklet:

Under **Benefit**, we're adding the below:

For each dental procedure, Sun Life will only cover up to the reasonable and customary charges.

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.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.



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

Here's where you'll see the changes in your contract:

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 it 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 applicable Dental Association Fee Guide specified in the Summary of Insurance.

If your contract has a *Necessary Treatment* provision (shown below), 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

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

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In your contract and plan member booklet, under Restorative Benefit – Eligible Expenses, the following change 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 *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.*

Here's a [flyer](#) you can send to your employees to let them know what's changing.

This Focus Update is an important document and serves as an amendment to your plan. We'll update your contract and plan member booklet at your next plan revision.

Questions?

If you have questions about these changes, please contact your Sun Life Group Benefits representative.