

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. Adding a reasonable and customary (R&C) definition to your dental contract.
2. Adjusting the limits for scaling and root planing.

Why the changes

Here's a closer look at each change.

1. Adding an R&C definition will help to manage dental care costs for you, and your plan members. Along with the Dental Fee Guide, the R&C also lets us apply limits on the eligible fees and expenses for certain procedures, when the contract is silent on those limits.
2. Adjusting scaling and root planing coverage to include the below limits.
Per benefit year, we'll cover up to a combined maximum of:
 - 10 units for each plan member,
 - 10 units for each dependent age 13 and over, and
 - 2 units for each child age 12 and under (contract and booklet wording will say "a child under age 13").

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

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.

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



Major contract update

Sponsor Edition

In addition to this, we'll replace any reference to: "reasonable expenses" and "customary charge," or "usual and reasonable charge," or "usual, customary or reasonable charges," with "reasonable and customary charge(s)."

Under **Basic dental procedures**, we'll be updating your contract 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.

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.