

# Major contract update

Sponsor Edition

January 28, 2021

## A change to your dental benefits contract

Effective May 1, 2021, we're adding a reasonable and customary (R&C) definition to your dental contract to help improve plan sustainability.

### Why the addition

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.

Here's what we'll add to your contract, effective **May 1, 2021**.

### 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.

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)."

**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.

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

