

Provincial dental fee increases for 2016

It's that time of year when most provincial and territorial dental associations release their annual fee guides. Typically there is an increase across the board for dental services performed by general practitioners. The information in provincial fee guides helps us establish reimbursement levels for the dental services your plan members receive.

This chart summarizes fee guide increases announced for 2016 by the provincial dental associations (except for the Alberta Dental Association and College, which does not publish an annual fee guide).

Province	Percentage cost increase	Details of increase			2016 effective date
British Columbia	3.15% overall	Procedure codes	Classification	Percentage cost increase	February 1
		00000-09999	Diagnostic	0.4%	
		10000-19999	Preventive	8.7%	
		20000-23999	Restorative - Amalgams	5.3%	
			- Composites	2.0%	
		24000-29999	Restorative - Crowns	0.3%	
		30000-39999	Endodontics	0.7%	
		40000-49999	Periodontics	0.6%	
		50000-59999	Prosthodontics - Removable	1.0%	
		60000-69999	Prosthodontics - Fixed	0.4%	
70000-79999	Oral surgery	0.2%			
80000-89999	Orthodontics	<i>Not available</i>			
Alberta	4.89% *	Overall increase * For more information please refer to the information following this chart.			February 1

Saskatchewan	1.87%	Overall increase	January 1
Manitoba	2.4%	General Practitioner	January 1
Northern Manitoba	2.4%	This guide has adjusted fees that are about 10% higher than those in the Manitoba guide.	January 1
Ontario	1.98% overall	Classification	Percentage cost increase
		Diagnostic	2.06%
		Preventive	0.05%
		Restorations - Amalgam - Composite	5.36% 3.15%
		Restorations - Crowns	1.99%
		Endodontics	1.94%
		Periodontics	3.87%
		Prosthetics – Fixed	8.2%
		Prosthodontics – Removable	1.94%
		Oral surgery	4.5%
		Orthodontics	2.09%
		Adjunctive Services	1.95%
Quebec	2.6%	Average increase	January 1
New Brunswick	2.0%	Overall increase (General Practitioners)	January 1
Nova Scotia	3.53%	Overall increase	February 1
Prince Edward Island	2.52%	Overall increase	January 1
Newfoundland & Labrador	1.5%	Overall increase	January 1

Northwest Territories		<i>Not yet available</i>	January 1
Nunavut		<i>Not yet available</i>	January 1
Yukon		<i>Not yet available</i>	April 1

How we reimburse dental expenses in Alberta

Since the Alberta Dental Association and College does not publish a dental fee guide, insurers must establish their own reimbursement levels for dental services in Alberta.

At Sun Life Financial, we use our own Alberta-based claims data from the two most recent consecutive calendar years to determine appropriate fee increases for each category of dental service.

Our application of these reimbursement levels may not always result in full reimbursement of the charges by some dentists in Alberta, nor will they necessarily match the reimbursement levels set by other carriers.

For group contracts that provide benefits on a current fee guide basis, the following reimbursement levels will apply:

Procedure codes	Classification	2016 increase over 2015 reimbursement guide
00000-09999	Diagnostic (e.g. examinations)	4.5%
10000-19999	Preventive (e.g. cleaning, scaling)	5.0%
20000-22999	Restorative – Basic (e.g. fillings)	6.0%
23000-24999	Composite fillings	5.0%
25000-29999	Restorative – Major (eg. crowns)	6.0%
30000-39999	Endodontics (e.g. root canal treatment)	4.5%
40000-49999	Periodontics (e.g. gum treatment)	3.5%
50000-59999	Prosthodontics – Removable (e.g. dentures)	7.0%
60000-69999	Prosthodontics – Fixed (e.g. bridges)	7.5%
70000-79999	Oral and maxillofacial surgery	2.5%
80000-89999	Orthodontics	0%
90000-99999	Adjunctive general services	15.0%

Sun Life offers plan sponsors in Alberta flexibility

Our recommended reimbursement guide for Alberta is developed to cover fees that are representative of what the majority of patients are charged, but that doesn't mean it is representative of the fees charged to your plan members. Our dental claims system allows you

the flexibility to amend your plan so that your dental claims can be reimbursed at a level that works best for your plan, whether it's higher or lower than the options provided in our Alberta reimbursement guide. Please contact your Sun Life Financial group benefits representative to explore your options.

Alberta dental fee finder for plan members

Navigating the varying dental fees in Alberta can be challenging. To help plan members easily compare their dentist's fees against other dentists in the same postal code, we've included a link to our [Alberta dental fee finder](#) report – a unique tool in the industry. We've featured 15 of the most common dental procedures plan members send us claims for. You may wish to encourage your members to check out sunlife.ca/albertadental so they have a better understanding of whether their out-of-pocket dental spend can be reduced.

We are also including a [communication](#) for your plan members who reside in Alberta. "*Know your dental coverage and the cost of services*" explains how we reimburse dental services in Alberta.

Questions?

Please contact your Sun Life Financial group representative.