

## News for plans in Québec allowing assignment of dental claims

Association des chirurgiens dentistes du Québec (ACDQ) initiative and potential impact to plan members.

As communicated in our April 2016 Focus Update, the ACDQ has advised its member dentists to stop assigning benefits for their patients. The decision to stop assigning claims lies with the ACDQ and the individual dentist. This applies to assignment to all carriers, including Sun Life, who are not subscribed to the ACDQ's payment-handling service, Dentaide.

At this time, as the majority of dentists in Quebec are member dentists of the ACDQ, this change could affect many plan members.

### What is an assignment of benefits?

An assignment of benefits is an agreement between group plan members and their dentist, asking the insurer to send the reimbursement for covered dental services directly to their dentist. This means that plan members only have to pay the amount not covered by their plan (if applicable) at the time of treatment.

### What could change under this initiative?

While it is up to each dentist to decide whether they are no longer going to assign benefits, the patients of the dentists who stop this service will be required to pay out of pocket at the time of treatment. In these cases, we expect that dentists will still submit the claim to Sun Life for processing on the patient's behalf.

### How can we help plan members who are affected by this change?

If a dentist no longer assigns claims, members will be required to pay in full at the time of treatment.

To support plan members who find they are required to pay out of pocket, we recommend that they [register](#) for electronic funds transfer (EFT) payments\* from Sun Life. It's a quick and convenient way to get reimbursed with money going directly to their bank account, usually within 24 – 48 hours.

### No change to Sun Life accepting assignment

The decision to stop assigning benefits lies with the ACDQ and the individual dentist. Sun Life is committed to helping plan members get access to their dental care and will continue to accommodate dentists who wish to keep using assignment. In these cases, plan members should see no change to their payment experience at their dental offices.

We have created this [message](#) for you to share with your plan members to remind them of the possibility of changes at their dental office.

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# FOCUS update

group benefits news

August 31, 2017

We will continue to monitor the uptake of this initiative among the ACDQ's member dentists and will update you on developments accordingly.

## Questions?

Contact your Sun Life Financial group benefits representative.

\*If your plan does not allow EFT, plan members will continue to receive their cheques by mail.

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