

## Alberta Fee Guide Update

At Sun Life, we advocate for our plan sponsors and members, and we are constantly looking to bring you more affordable dental costs.

As a response to the recent demand for more affordable dental care costs from the Alberta Health Minister and insurance industry, the Alberta Dental Association & College (ADAC) published its first fee guide since 1997. This is also the long-anticipated industry news that plan members and plan sponsors have been waiting for.

### What is the current situation?

One of the driving factors behind this initiative is the high cost of dental fees in Alberta. The ADAC has not published an annual dental fee guide since the late 1990's – and the cost of dental services in this province has risen considerably over time. Dental statistics gathered by the Canadian Life and Health and Insurance Association (CLHIA) shows that Alberta's dental fees are 26-32% higher than the rest of Canada.

### What is changing?

After considerable pressure from the Alberta Health Minister, the ADAC has published the first fee guide in 2 decades. The fee guide takes effect on September 1, 2017. The provincial Health Minister and the CLHIA have stated that this fee reduction is not sufficient to make dental care more affordable for Albertans and are working with ADAC to achieve further a reduction in fees.

Due to the publication of a fee guide, the Alberta Fee Finder tool will be retired from the Sun Life site.

### What is the impact to your plan?

Sun Life's standard contract language states that we limit dental claim reimbursements to published fee guide rates. Therefore, claims with service dates starting September 1, 2017, will be adjudicated based on the ADAC Fee Guide. However, if your dental plan is based on a fee guide other than the current fee guide (for example, current fee guide minus one year), the new ADAC Fee Guide will take effect at a later date.

Where the ADAC fees are lower than Sun Life's reimbursed amounts, your plan could realize

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savings. However, out of pocket cost for plan members will be dependent upon the willingness of each dentist to adopt the new rates in the ADAC fee guide.

As this situation develops, we will provide you with additional information when there is an impact to your plan.

## Plan member communication

We have prepared a [member communication](#) for you to share with plan members, regarding dental fee costs.

## Questions?

Contact your Sun Life Financial group benefits representative.

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