

Understanding My Coverage



June 21, 2019

Changes to our dental administrative practices

Sun Life is making changes to its dental administrative practices effective **September 22, 2019**, to ensure that the settlement of dental claims and predeterminations remains reasonable.

We are communicating these administrative practice changes to dental providers and provincial dental associations across Canada to ensure they are aware of these changes.

What is changing

Sun Life Financial reimburses you for your dental claims based on the procedure codes submitted by your dentist and the terms of your benefits plan. In some cases, you may be charged fees that result in out of pocket expenses.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is needed to reduce sensitivity, the fee for desensitization is considered as part of the fee for the filling, crown or bridge. Under our new administrative practices, if your dentist, or authorized dental hygienist, bills for a desensitization at an appointment to treat a filling, crown or bridge, this charge will not be reimbursed.

Our new administrative practices involve updated procedure code assessments to prevent unnecessary expenses being charged to your plan. You can review a summary of these new practices [here](#).

Most plan members will see no change in their dental claim reimbursements. However, if you notice a lower reimbursement level, or have services that were not reimbursed, ensure you read and review your claims statement.

Questions?

If you have any questions about the services you have been billed for, please speak to your dentist directly.

If you have any questions about your plan or status of a claim there are a number of ways you can get in touch with us. You can call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET; chat with us online or send us a secure message from **mySunLife.ca**; or call us from the **my SunLife mobile app** – simply click Contact Us and you'll be connected right away.

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Dental Administrative Changes

Gingivectomy with restorative services

When your dentist is performing restorative services (e.g. fillings, crowns, bridges etc.), there may be times when additional care (i.e. gingivectomy) is needed to manage your gums to perform your treatment. Sun Life will not reimburse this expense as it is considered part of your restorative treatment.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is required to the gum tissue, the fee for that service is considered part of the fee for the filling, crown or bridge.

Hemorrhage Control with Restorative, Endodontic, Periodontics & Surgical Codes

The control of bleeding (hemorrhage control) is part of the restorative, endodontic, periodontics and/or surgical treatments. Sun Life will not reimburse the hemorrhage control code when billed with the services listed above as it is considered part of the treatment.

For example, if the dentist performs a filling, crown, bridge, root canal, treatment of your gums or removal of a tooth, the fee for the control of bleeding is considered part of the fee for the treatment performed.

Desensitization with Restorative Codes

If your dentist bills you separately for desensitization with fillings or major restorative services (e.g. crowns, bridges), Sun Life will not reimburse you for these expenses as they are considered part of the treatment.

For example, when your teeth are being treated for a filling, a crown or a bridge and if treatment is needed to reduce sensitivity, the fee for that service is considered part of the fee for the filling, crown or bridge.

Impacted Tooth with a Complicated Extraction

Some teeth are not normally impacted (i.e. the tooth is not fully or partially covered by bone or soft tissue). In those cases, we will consider the procedure code for a complicated extraction and not reimburse you an additional amount for an impacted tooth.

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For example, wisdom teeth may be impacted. Other teeth may be difficult to remove, but are rarely impacted. If an impacted code is submitted for other teeth, we will reimburse you for a complicated extraction.

Core Buildup – Crowns/Bridge

The new administrative practice will consider a 4 or 5 surface filling, done prior to a major restorative service (i.e. crowns or bridges), as a core build up. If your tooth is filled and you have a crown or bridge placed later, the difference between the filling and the core build up will be deducted from the crown or bridge.

These changes may not apply to all provinces or specialties.