

Focus UPDATE

Important Group Benefits news

105 – January 2007

Provincial dental fee increases for 2007

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. We use this information to help establish what we'll reimburse your plan members for dental services they receive.

The chart below shows a breakdown of the cost increases for 2007. It's followed by a section on how we determine the increase for Alberta, which doesn't publish a fee guide.

Province	% cost increase	Details of increase			Effective date in 2007
British Columbia	3.19%	Procedure Codes	Classification	% cost increase	Feb. 1
		00000-09999	Diagnostic	2.0%	
		10000-19999	Preventive	3.34% (Excluding hygiene services)	
		20000-23999	Restorative (Amalgams) (Composites)	3.0% 3.35%	
		24000-29999	Restorative (Crowns)	3.4%	
		30000-39999	Endodontics	2.98%	
		40000-49999	Periodontics	4.0% (excludes root planing)	
		50000-59999	Prosthodontics (Removable)	4.99%	
		60000-69999	Prosthodontics (Fixed)	3.4%	
		70000-79999	Oral Surgery	3.11%	
		80000-89999	Orthodontics	4.0%	
		90000-99999	Adjunctive	2.0%	
Alberta	4.76%	Overall increase. For more information on our approach please refer to the information following this chart.			Feb. 1
Saskatchewan	6.23%	Overall increase			Jan. 1

Manitoba	3.79%	Overall increase	Jan. 1																								
Northern Manitoba	3.79%	Overall increase. This guide has adjusted fees that are about 10% higher than those in the Manitoba guide.	Jan. 1																								
Ontario	3.6%	<table border="1"> <thead> <tr> <th>Service category</th> <th>% cost increase</th> </tr> </thead> <tbody> <tr> <td>Diagnostic</td> <td>0.5%</td> </tr> <tr> <td>Preventive</td> <td>1.5%</td> </tr> <tr> <td>Restorations</td> <td></td> </tr> <tr> <td> Amalgam</td> <td>2.0%</td> </tr> <tr> <td> Composite</td> <td>10.2%</td> </tr> <tr> <td>Crowns</td> <td>0.0%</td> </tr> <tr> <td>Endodontics</td> <td>0.0%</td> </tr> <tr> <td>Periodontics</td> <td>2.4%</td> </tr> <tr> <td>Fixed Prosthodontics</td> <td>0.0%</td> </tr> <tr> <td>Oral Surgery</td> <td>8.0%</td> </tr> <tr> <td>Other</td> <td>3.7%</td> </tr> </tbody> </table>	Service category	% cost increase	Diagnostic	0.5%	Preventive	1.5%	Restorations		Amalgam	2.0%	Composite	10.2%	Crowns	0.0%	Endodontics	0.0%	Periodontics	2.4%	Fixed Prosthodontics	0.0%	Oral Surgery	8.0%	Other	3.7%	Jan. 1
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Quebec	3.10%	Overall increase	Jan. 1																								
New Brunswick	3.0%	Overall increase	Jan. 1																								
Nova Scotia	3.46%	Overall increase	Feb. 1																								
Prince Edward Island	2.8%	Overall increase.	Jan. 1																								
Newfoundland and Labrador	3.0%	Overall increase	Jan. 1																								
N.W.T.	Not available		April 1																								
Nunavut	Not available		April 1																								
Yukon	Not available		April 1																								

How we reimburse dental expenses in Alberta

Because the Alberta Dental Association doesn't publish a dental fee guide, insurers establish their own reimbursement levels for dental services in Alberta using aggregate data compiled on an industry basis through the CLHIA. At Sun Life Financial we base our reimbursement schedule on an analysis of dental service fees in Alberta, derived from the experience of our entire dental plan business, and as a reflection of dental fees being charged generally.

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	2007 increase over 2006 reimbursement guide
00000-09999	Diagnostic (e.g. examinations)	4.5 %
10000-19999	Preventive (e.g. cleaning, scaling)	4.5 %
20000-22999	Restorative – Basic (e.g. fillings)	4.5 %
23000-24999	Composite Fillings	4.5%
25000-29999	Restorative – Major (e.g. crowns)	6.0 %
30000-39999	Endodontics (e.g. root canal treatment)	4.5 %
40000-49999	Periodontics (e.g. gum treatment)	5.0 %
50000-59999	Prosthodontics-removable (e.g. dentures)	4.0 %
60000-69999	Prosthodontics-fixed (e.g. bridges)	4.0 %
70000-79999	Oral and Maxillofacial Surgery	6.0 %
80000-89999	Orthodontics	4.5 %
90000-99999	Adjunctive General Services	10.0 %

If you have any questions regarding the information in this bulletin, please contact your group benefits representative.

We've also included with this communication a second one that you can share with your plan members. *Making the most of your dental benefits* will help them understand how we reimburse them for dental services in Alberta.