

Colleges of Applied Arts and Technology
GROUP INSURANCE BENEFITS COMMUNIQUÉ
IMPORTANT INFORMATION

MAKING THE MOST OF YOUR DENTAL BENEFITS

Know your dental coverage and the cost of services

Every year, provincial and territorial dental associations release their annual Dental Association Fee Guide. The guide, which varies from province to province, provides recommendations for the pricing of various dental services. Sun Life uses these fee guides to determine the maximum reimbursement amount for dental procedures that are covered under the Plan.

Your Dental Plan limits the reimbursement of dental claims according to the fee guides from the previous year. This means that dental services obtained in 2023, will be subject to the Dental Association Fee Guide that was in effect on January 1, 2022. This year, the increases to the current fee guide (January 1, 2023), are higher than usual, which means you may have higher out of pocket expenses.

Dentists are not required to follow the fee guide or any fee schedule. This means that your dentist's fees may vary both above and below the guide. Any difference between what your dentist charges and what Sun Life will reimburse under the Plan is your responsibility.

We recommend that you ask your dentist about their fees before you receive treatment, and have your dentist send a Predetermination Form (fee estimate) to Sun Life. Sun Life will let you know how much of the procedure is covered by your Dental Plan, and how much of the cost you will be responsible for before you have the work done. That way, if you do have to pay any additional charges, you will be prepared ahead of time and can choose to negotiate a better price, get a cost estimate from another dentist, or agree to pay your dentist's extra fees.

Questions?

Please call Sun Life at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.