

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

Do you receive dental treatment in Québec? You may be affected by payment changes at the dental office.

As part of a new initiative, the Association des chirurgiens dentistes du Québec (ACDQ) has advised its dentists to stop assigning benefits to their patients for insurers that are not using the ACDQ's payment-handling system. This includes Sun Life and some other large insurance carriers.

What is an assignment of benefits?

An assignment of benefits is an agreement between a member 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 does this mean to you?

It is up to each individual dentist to decide whether they are no longer going to assign claims, so you may see no change. However, if your dental provider does stop offering this service, it means that you will be required to pay in full at the time of treatment. In these cases, we do expect that the dentist will still submit the claim to Sun Life on your behalf and you will receive reimbursement as soon as your claim is processed.

What can you do?

We understand that paying out of pocket for your treatment can be challenging. In the event that your dentist starts to require you to pay directly at the time of treatment, you will receive your reimbursement faster with electronic funds transfer (EFT) payment.

Signing up for EFT, a direct deposit with Sun Life, is easy and means that you'll get your money paid directly into your bank account usually within 24 – 48 hours. To sign up or update your banking information, please contact Sun Life at 1-800-361-6212 or visit mysunlife.ca and follow these easy steps:

1. Sign in to **mysunlife.ca**.
2. Click **my coverage**.
3. Under **take me to...** click **Direct deposit**.
4. Review or enter your banking information.

No change to Sun Life accepting assignment

The decision to stop assigning claims lies with the ACDQ and the individual dentist. Sun Life is committed to helping you get access to your dental care and will continue to accommodate

dentists who wish to keep using assignment. In these cases, you should see no change to your payment experience at the dental office.

Your dentist will be able to give you further information on any changes at their practice.