



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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February 2013

Dental Fee Guides

Provincial Dental Fee Guides

Early each year, the dental association in each province publish an updated list of procedures and suggested fees. This is commonly referred to as a dental fee guide. Not all dentists charge according to the fee guide, and specialists—such as prosthodontists, oral surgeons and endodontists—almost always charge more.

Most dental plans pay up to, but not over, the amount listed in the fee guide. Many plans will increase the reimbursement for specialist fees, but not necessarily up to the full amount charged. Before you have any dental services performed, it is a good idea to determine whether your dentist charges according to the pertinent fee guide. If your dentist charges over the fee guide:

- You are responsible for payment of excess amounts
- You may want to find a dentist who charges according to the fee guide.

Pre-determinations

Whenever your dentist suggests an expensive service, check first with your insurer to see what your dental plan covers. Have your dentist complete a treatment plan that outlines the recommended procedures and submit it for a pre-determination (or pre-authorization) to the insurer. If the proposed dental work includes restorative services, such as onlays or bridgework, the insurer may require x-rays.

The insurer will assess the treatment plan against the details of what is covered under your benefit plan contract. The insurer's reply will include the dollar amount that they will reimburse for the suggested treatment.

2013 Dental Fee Increases

The provincial dental associations have released their fee increases for 2013. Fee increases for Yukon, Northwest Territories and Nunavut are due April 1, and are expected to be in line with other provincial increases. This chart summarizes the **overall average increase** by province:

British Columbia	2.4%	February 1
Alberta*	3.74%	February 1
Saskatchewan	4.17%	January 1
Manitoba	3.2%	January 1
Northern Manitoba**		January 1
Ontario	2.14%	January 1
Quebec	3.1%	January 1
New Brunswick	2.0%	January 1
Nova Scotia	2.63%	February 1
PEI	2.73%	January 1
Newfoundland and Labrador	5.0%	January 1

*The Alberta Dental Association has not published a fee guide for over a decade. As a result, most insurers have determined a provincial standard for dental reimbursement in Alberta.

** In Northern Manitoba, above the 53rd parallel, there is a differential fee of 10% greater than the overall average increase for 2013.

In addition to these fee guide increases, insurers see a trend of increased use of dental services, partly due to dentists' assertive marketing practices. Therefore, they predict an increase in claims costs approximately 5% above the fee guide increases.

Current Fee Guide

Most contracts for group dental benefits include specific wording that stipulates that the plan will pay in accordance with the **current fee guide** in the member's province of residence. Therefore, the amount that each insurer will reimburse changes along with any fee guides changes.

As noted, dental charges in excess of the fee guide are the patients' responsibility.