

# Benefits 101

A detailed look at your extended health and dental benefits, one service at a time.



## MAJOR DENTAL COVERAGE

Major dental restorative coverage is designed to help with more complex and extensive dental work needed to maintain oral health. Covered procedures include dentures, crowns, bridges, restorations, and orthodontics.

**Reimbursement:** 60% of the eligible amount, up to a calendar year maximum of \$2,500 per person.

**Fee Guide Limitation:** The current Ontario Dental Association (ODA) Fee Guide for General Practitioners is used to determine the amount eligible for reimbursement. If a member is referred to or chooses to seek treatment by a Specialist, the plan will recognize fees up to the amount indicated in the fee guide for General Practitioners.

### Predetermination Requirements for Major Restorative Dental Procedures

- Prior to commencing any major dental procedures, a predetermination decision should be obtained from Canada Life to determine the following:
  - ✓ If the procedure is eligible for coverage.
  - ✓ If the criteria for eligibility is met.
  - ✓ If applicable, the frequency limitations for replacement
- To obtain a predetermination, request that the provider submit an estimate directly to Canada Life via Provider E-claims. The estimate must include the patient and provider's information along with a detailed breakdown of the cost and treatment including x-rays and historical restoration, if applicable.

### Standard Exclusions

- When two or more treatments are eligible under the plan and would produce professionally adequate results for a given condition, Canada Life will reimburse based on the least expensive course of treatment.
- Implants are NOT covered. The plan may allow for the cost of an alternative eligible service – the basic level of treatment necessary to restore to adequate function - to be applied towards the cost of the implant. The implant must be in place for any alternative coverage to be considered.
- TMJ appliances and dental devices for Sleep Apnea (Mandibular Advancement Device) are not covered.

### Examples of Claim Payments for Major Dental Where Fee Exceeds the ODA Fee Guide

A \$350 fee is charged for a dental service performed by a General Practitioner. The ODA fee guide lists a maximum fee of \$250 for the procedure.

The OPPA member's plan is the primary or sole dental plan:

Procedure Fee	Eligible per fee guide	OPPA Coverage at 60% of Eligible amount	Amount ineligible
\$350	\$250	\$150	\$200

The OPPA member's plan is the secondary dental plan:

Procedure Fee \$350	Eligible per fee guide \$250	Primary Plan pays based on policy coverage.	OPPA Coverage at 60% of eligible amount less amount reimbursed by primary plan
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In the example above, reimbursement will be based on the ODA fee guide maximum. The combined reimbursement between another plan and the OPPA plan will not exceed the maximum set out by the ODA fee guide.

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## A Deeper Look at Orthodontics

Orthodontic treatment plans span the course of months. The treatment and payment plan must be pre-approved for coverage by Canada Life and followed through to the claims process.

### Orthodontic Predetermination and Payment Plan Requirements

- Prior to commencing any orthodontic treatment, a predetermination decision must be obtained from Canada Life. To obtain a predetermination, submit the estimate to Canada Life. The estimate must include the following:
  - ✓ Total cost of treatment
  - ✓ Initial fee
  - ✓ Anticipated length of treatment
  - ✓ Monthly fees over the length of treatment
- The maximum allowable initial fee is 35% of the total cost of treatment.

### Example of Claim Payment for an Orthodontic Payment Plan

An orthodontic treatment plan was put in place at a total cost of \$7,000. The standard initial fee of 35% was required followed by 15 monthly payments of \$300 per visit. The initial visit and fee occurred in June.



#### Orthodontic Claims Process

Reimbursement for orthodontic treatment cannot start until Canada Life has approved the predetermination and payment plan submitted.

Detailed receipts must be provided by the orthodontist's office for the initial fee and for each monthly visit and must be submitted to Canada Life for reimbursement according to the approved treatment plan.

If members choose to negotiate an alternate financial agreement with the Orthodontic office, claims for the treatment plan will continue to be reimbursed in accordance with the treatment plan submitted for the predetermination.

**REMINDER:** The \$2,500 annual maximum per person encompasses all major dental services performed during the calendar year.

#### REIMBURSEMENT SCHEDULE PER TREATMENT PLAN SUBMITTED FOR PREDETERMINATION

Year 1:	Claim Amount Submitted	Amount Reimbursed
Initial Fee	\$ 2,500	\$ 1,500
July	\$ 300	\$ 180
August	\$ 300	\$ 180
September	\$ 300	\$ 180
October	\$ 300	\$ 180
November	\$ 300	\$ 180
December*	\$ 300	\$ 100*

*Subtotal Year 1: \$2,500*

*\*Annual maximum of \$2,500 reached*

#### Year 2:

January	\$ 300	\$ 180
February	\$ 300	\$ 180
March	\$ 300	\$ 180
April	\$ 300	\$ 180
May	\$ 300	\$ 180
June	\$ 300	\$ 180
July	\$ 300	\$ 180
August	\$ 300	\$ 180
September	\$ 300	\$ 180

*Subtotal Year 2: \$1,620*

**Total Reimbursed for Treatment: \$4,120**