



Insights:

All about dental

This update provides more information on your dental benefits, why it's important to get a predetermination for major dental work and how to maximize your coverage.

What's covered

The P/VP benefits plan includes coverage for:

- Basic services;
- Major restorative services;
- Periodontics/endodontics; and
- Orthodontics.

You can submit claims for yourself, your spouse and/or your eligible dependents, as long as they're listed as dependents on your benefits plan. For greater convenience, many dentists today have direct online claims submission, making claiming even easier.

Check out Great-West Life's Provider Lookup tool on [GroupNet](#) to find providers in your area.

Dental work can be costly, so it's a good idea to have your dentist submit a dental predetermination for any dental work exceeding \$250. Some dentists may charge more than the dental fee guide (see page 2 for details), so getting a predetermination will help you discuss potential out-of-pocket costs with your dentist.

The table below provides an overview of your dental coverage and the reimbursement for different types of services:

Type of Dental Services	Examples	Reimbursement/Maximums
Basic	<ul style="list-style-type: none"> • Regular checkups • Cleanings • Standard x-rays • Fillings • Fluoride 	<ul style="list-style-type: none"> • 100% of eligible expenses • No annual maximum • Recall exams: every 9 months • Full exams and x-rays once every 24 months • Fluoride: every 9 months
Major Restorative	<ul style="list-style-type: none"> • Crowns • Onlays • Dentures • Bridges 	<ul style="list-style-type: none"> • 60% coverage of crowns, bridges, inlays, onlays, dentures, implants (subject to Alternate Treatment clause) • \$2,000 maximum/benefit year
Periodontics/Endodontics	<ul style="list-style-type: none"> • Scaling • Root planing • Gum treatments 	<ul style="list-style-type: none"> • 100% coverage of root canals and related services • 100% coverage of scaling, root planing, gum treatments, etc. • 10 units of scaling, root planing/rolling 12 months
Orthodontics	<ul style="list-style-type: none"> • Braces • Retainers • Ortho-exams • X-rays • Diagnostic radiographs and casts 	<ul style="list-style-type: none"> • 50% coverage for adults and children • \$3,600 lifetime maximum

Understanding dental fees

Just like the reasonable and customary limits for paramedical services, there is a standard fee range for dental services in Ontario. However, these are guidelines and not requirements, so some dental providers charge more than others.

Under the P/VP plan, coverage is based on the dental fee guide in the province of treatment. The guide is a reference of suggested fees for dental services that is updated annually by the provincial Dental Associations. Knowing what your dental provider charges will help you determine your coverage and any extra costs to you.

Remember, if you and your spouse are both covered by an employer's benefits plan, you can coordinate benefits and maximize your coverage by submitting the claim first to your plan, and then to your spouse's plan – even if you're both covered under ONE-T.

If you're still out of pocket, you can also use your healthcare spending account (HCSA) to cover outstanding costs. As a reminder: you can use your HCSA for any eligible health and dental expense under the *Income Tax Act (ITA)*.

Did you know?

You and your dependents must be residents of Canada in order to be eligible to participate in the P/VP benefits plan.



Getting a predetermination

As noted earlier, dental work can be expensive, and we don't want our members to be unpleasantly surprised!. That's why it's important to get a predetermination for any dental work that might exceed \$250 - like bridges, crowns, dentures and wisdom tooth extractions - before starting treatment.

A predetermination is basically an estimate of the work needed and the costs involved. It's a useful tool to help you make more informed dental care decisions, since you can see the expected costs, how much you'll be out of pocket, and if some of those out-of-pocket costs exist because your dentist charges more than the fee guide. It will also help smooth the claims process and minimize any delays in payment.

To get a dental predetermination:

- Have your provider complete a dental claim form (either electronic or hard copy) and make sure it's clearly marked as a predetermination request;
- Include any supporting documentation (e.g., x-rays and/or models); and
- Submit the predetermination request to Great-West Life for review.

Once you hear back from Great-West Life, you and your provider can determine the appropriate next steps.

To find out more about your dental coverage, or to follow up on a dental claim, please contact Great-West Life.

Looking for more information?

- **For claims-related questions**, please contact Great-West Life at 1-866-800-8086 or visit [GroupNet for Plan Members](#).
- **For enrollment and eligibility questions**, please contact Cowan at 1-888-330-4010 or one-tf@cowangroup.ca.
- And be sure to visit the ONE-T website: www.one-t.ca!



A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the P/VP benefits plan. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.