

**To:** Plan Members

**Date:** November 17, 2017

**Subject:** New Alberta Dental Fee Guide

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### What is changing?

While dental fee guides are published annually in most provinces, Alberta has been without one since 1997. During that time, Albertans have been subject to much higher dental costs than residents in the rest of Canada. The Canadian Life and Health Insurance Association (CLHIA) published statistics indicating that Alberta's fees are in the range of 22% to 36% higher than the rest of Canada.

The Alberta Dental Association and College (ADAC) recently published a new dental fee guide for Alberta and Empire Life will be adopting this new fee guide effective January 1, 2018.

The current standard wording in the Employee Booklet states that Empire Life will reimburse dental expenses using the 1997 Alberta Dental Association Fee Guide for General Practitioners, plus current inflationary adjustments for employees residing in Alberta.

The standard wording will be updated for all groups effective January 1, 2018, as follows:

<b>Schedule of Benefits – Dental Benefit for Employees and Dependants</b>	
<b><i>Current wording:</i></b>	<b><i>New wording:</i></b>
<b>Dental Fee Guide:</b> Current Dental Association Fee Guide for General Practitioners by Province of Residence – all provinces except Alberta. 1997 Alberta Dental Association Fee Guide for General Practitioners, plus current inflationary adjustment as determined by the Company – province of Alberta.	<b>Dental Fee Guide:</b> Current Fee Guide for General Practitioners approved by the Provincial Dental Association in the Province where the Employee resides.

### How will it impact you?

Although your group plan pays a portion of your dental expenses, you may have out of pocket costs due to certain plan design features -- such as coinsurance, deductibles -- and on how close your dentist fees are to the new ADAC fee guide. Any fees in excess of the fee guide will be your responsibility.

### Questions?

If you have any questions please contact your Plan Administrator or our Group Customer Service Unit at 1-800-267-0215 or by email at [group.csu@empire.ca](mailto:group.csu@empire.ca).