

Great-West Life
your Benefits Solutions People

Great-West establishes Canadian dental fee increases for 2011

Great-West Life has set its dental fee increases for 2011. These are provided in the chart on the following page, along with the 2011 fee increases set by provincial dental associations.

Each provincial dental association, except Alberta's, publishes an annual fee guide. Dentists use these guides for reference when determining their own fees for the year ahead. Great-West sets its overall dental claim cost increases by comparing fee increases in these provincial guides with the most commonly used procedure codes from the previous year.

Setting of Alberta dental fees

Since the Alberta Dental Association does not publish a provincial fee guide, Great-West uses its own claims experience to set dental fee reimbursement levels. Claims data from the Canadian Life & Health Insurance Association (CLHIA) Inc., which includes dental claims from a number of Canadian insurers, is used to help verify the Great-West representative price.

Consistent with previous years, Alberta dental fees for specialists will be set at the 2011 reimbursement benchmark for general practitioners plus 20 per cent.

Impact of changes

The impact of fee changes will vary, depending how a plan is set up.

- **Plans that include an automatic fee guide update** – claims incurred on or after the effective date, as set out in the following chart, will be assessed according to the 2011 provincial fee guides or the Great-West 2011 representative price for Alberta dental fees.
- **Plans that do not include an automatic fee guide update** – claims will continue to be assessed according to the fee guide or representative price level specified in the contract.
- **Plans with a lag year fee guide** – claims will be assessed according to the previous year's fee guide or representative price.

Information about how a plan is set up can be found in the schedule of benefits section of the policy contract.

For more information

If you have questions about provincial fee guides, setting of Alberta fees or the effect of fee increases on your plan, please contact your benefits advisor or Great-West group representative.

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| Province / Territory | 2011 Provincial Dental Association Announced Overall Increase* | Great-West Actual Increase | | | |
|--|--|----------------------------|-------|--------------------------|---------|
| | | Routine | Major | Orthodontic ⁴ | Overall |
| British Columbia | 1.80% | 1.8% | 1.2% | 1.2% | 1.7% |
| Alberta ¹ | Not Available | 4.2% | 5.8% | 5.8% | 4.4% |
| Saskatchewan | 3.00% | 3.0% | 2.3% | 2.3% | 2.9% |
| Manitoba ² | 3.49% | 3.7% | 1.9% | 1.9% | 3.4% |
| Ontario | 2.00% | 1.8% | 0.8% | 0.8% | 1.7% |
| Quebec | 1.60% | 1.9% | 1.6% | 1.6% | 1.8% |
| Nova Scotia ³ | 2.50% | 2.5% | 2.5% | 2.5% | 2.5% |
| New Brunswick | 2.00% | 5.0% | 2.0% | 2.0% | 4.7% |
| Prince Edward Island | 2.27% | 2.2% | 1.5% | 1.5% | 2.1% |
| Newfoundland and Labrador | 6.00% | 5.5% | 6.0% | 6.0% | 5.6% |
| Northwest Territories and Nunavut ³ | Not Available | 1.8% | 1.2% | 1.2% | 1.7% |
| Yukon Territory ³ | Not Available | 1.8% | 1.2% | 1.2% | 1.7% |

* Dental claim patterns between the insured and non-insured population will result in differences between Great-West's and the dental associations' announced overall increase.

1. The Alberta "representative price" increase is based on Great-West claims experience in Alberta.
2. The Manitoba Dental Association has published a northern Manitoba fee guide, which is not used in the analysis of Manitoba fees.
3. Fee guides have not yet been released for Nova Scotia, the Northwest Territories, Nunavut and the Yukon. In the interim, the B.C. increase has been implemented for the Northwest Territories, Nunavut and the Yukon. For Nova Scotia, the provincial dental association's announced increase was used. Increases for all of these provinces will be revised once the up-to-date information becomes available.
4. For all provinces, the orthodontics increase is a combined increase used for both major and orthodontics.

