



Retiree Benefits At A Glance

Standing Committee on Insured Benefits

Spring 2016

ISBN: 978-1-4605-1302-6

SPECIAL BULLETIN - DENTAL

Your opinion counts!

SCIB wants to understand the needs of our dental plan members. Your response to a survey will provide us with the information to move forward with any changes to your dental plan.

You can complete the survey in one of two ways. Online at: https://www.surveymonkey.com/r/EngPNB_Dental or complete the attached paper version and return it using the enclosed self-addressed stamped envelope.

Please complete and return the survey **no later than June 17, 2016.**

What is covered

Your voluntary plan offers you and your family basic and preventative coverage for the following types of dental services:

- Oral exams
- X-rays
- Extractions
- Space maintainers
- Scaling
- Gum treatment
- Repairs to dentures
- Relining & rebasing dentures
- Root canal treatment, etc.

Detailed information about your dental plan is available on the Pensions & Employee Benefits website www.gnb.ca/employee_benefits.

We have heard you

Many of you have expressed concerns about the out-of-pocket costs you are paying for dental services. We understand your frustration and SCIB supports a change in your plan provisions.

To do this, we ask if you would support a change in the dental fee guide and a corresponding monthly rate increase. You can say yes or no. The table below shows the potential new dental rate structure if you support using the 2015 dental fee guide as the suggested fees to determine your amount of coverage.

	Current Rate	New Rate	Your Monthly Increase
Single	\$ 20.15	\$ 27.98	\$ 7.83
Family	\$ 40.29	\$ 55.95	\$ 15.66

If the majority of survey respondents favor this change your monthly rates will increase and your out-of-pocket costs will decrease. If the majority does not favor this change, the rates will remain unchanged and your out-of-pocket costs will continue to increase.

How coverage is determined

Insurance providers use the New Brunswick Dental Society fee guide which is released annually. Your plan coverage is based upon the fees listed in the 2005 dental fee guide. That means the monthly rates you pay today are only sufficient to cover the costs suggested in the 2005 fee guide, which results in higher out-of-pocket costs. Your monthly rates would need to increase to cover the costs of using the 2015 fee guide.

An annual dental check-up today could include x-rays, scaling, polishing, fluoride treatment and a recall exam and your dentist may charge you \$237.03 – the suggested fees in the 2016 fee guide. For this annual check-up:

- your plan today will cover 80% (\$150.74) of the 2005 suggested fees (\$188.43) leaving you to pay the difference of \$86.29 from your pocket ($\$237.03 - \$150.74 = \86.29).
- if your plan adopts the 2015 fee guide, your plan will cover 80% (\$186.00) of the 2015 suggested fees (\$232.50) and you would pay \$51.03 from your pocket ($\$237.03 - \$186.00 = \51.03).