

# Benefits Bulletin

## Information Update for Group Benefits Plan Sponsors and Plan Advisors

### INDEPENDENT DENTAL HYGIENIST CLAIMS NOW ELIGIBLE

Effective June 16, 2008, Manulife Financial Group Benefits will begin processing and paying (as appropriate) claims submitted from plan members who have received services from independent dental hygienists operating in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario. Additional provinces may be added to this list if government legislation is passed in those provinces.

Currently British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario allow dental hygienists to work without the direct supervision of a licensed dentist. However, many Manulife Financial group benefits contracts still require the supervision of a dentist. In order to allow claims for these services to be considered, we will change our administrative practices for claims originating in those provinces.

This change will support the intention of the government legislation which aims to improve patient care by creating easier access to the services of a dental hygienist, particularly in rural, remote, and other underserved areas and circumstances. The change is consistent with practices in the group benefits insurance industry, and it responds to plan sponsor requests that Manulife Financial Group Benefits begin considering these types of claims.



This update to our administrative claims process will not effect or increase plan sponsor costs, since group benefits contracts limit the frequency of these services. Subsequently, it is important to note that if a plan member receives services from an independent dental hygienist, and then receives the same services from a licensed dentist, only the first claim will be paid by the plan. The plan member will be responsible for any costs associated with the second treatment.

The amount of reimbursement for eligible claims submitted for these services is up to the amount which would have been paid if the service was performed in a dentist's office. However, not all hygienist services are covered by a standard dental plan.

If a hygienist claim was recently submitted and the claim was declined, the hygienist claim can be resubmitted to Manulife Financial Group Benefits to see if it is now payable.

A short memo is attached to this notice to help you inform your plan members of this change.

## Information for plan members

### Independent dental hygienists

Your benefits plan now covers some services performed by independent dental hygienists in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario. In the past, dental hygienists were required to work under the guidance of a licensed dentist. This is no longer a legal requirement, and so your dental plan has changed to help make it easier for you to access the services you need. This change will be especially helpful for people living in rural, remote, or under serviced areas of the country.

You should note that the amount of coverage available from your plan has not changed. This means that if you receive services from an independent dental hygienist, and then receive the same services during a visit to your family dentist, only the first

claim will be eligible to be paid for by your plan. You will be responsible for any costs associated with the second treatment.

It's also important to be aware that not every service performed by a dental hygienist is covered by your plan.

If you recently submitted this kind of claim and the claim was declined, the claim can be resubmitted to Manulife Financial Group Benefits to see if it is now payable.

If you have questions, please call the Manulife Financial Group Benefits Customer Service Centre or speak to your plan administrator (the person who is in charge of your company's group benefits plan).

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