Understanding My Coverage



August 22, 2019

Dental Administrative Changes

Gingivectomy with Restorative Services

When your dentist performs restorative services (e.g. fillings, crowns, bridges, etc.), there may be times when you need additional care (i.e. gingivectomy) to manage your gums while you receive treatment. Sun Life considers this service part of your restorative treatment.

For example, let's say your teeth need treatment for a filling, a crown or a bridge. If treatment is done to the gum tissue, we consider the fee for that service as part of the fee for the filling, crown or bridge. A separate fee for a gingivectomy wouldn't be reimbursed.

Hemorrhage Control with Restorative, Endodontic, Periodontics & Surgical Codes

If you require treatment to control bleeding (hemorrhage control) during restorative, endodontic, periodontics and/or surgical treatments, Sun Life considers this service part of the treatment.

For example, let's say your dentist performs a filling, crown, bridge, root canal, treatment of your gums or removal of a tooth. We consider the fee for the control of bleeding as part of the fee for the treatment performed. A separate fee for control of bleeding wouldn't be reimbursed.

Desensitization with Restorative Codes

If your dentist treats you for desensitization with fillings or major restorative services (e.g. crowns, bridges), Sun Life considers this service part of the treatment.

For example, let's say your teeth are treated for a filling, a crown or a bridge. If you receive treatment to reduce sensitivity, we consider the fee for that service as part of the fee for the filling, crown or bridge. A separate fee for desensitization wouldn't be reimbursed.

Impacted Tooth or a Complicated Extraction

Wisdom teeth are usually the only teeth that become impacted. Impacted teeth are fully or partially covered by bone or soft tissue. Other teeth may be difficult to remove, but are rarely impacted.

If an impacted code is submitted for teeth other than wisdom teeth, we'll reimburse you for a complicated extraction.



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Core Buildup - Crowns/Bridge

If your dentist performs a 4- or 5-surface filling within three months prior to a major restorative service (i.e. crowns/bridges), we consider this a core buildup service. The amount paid for the filling will therefore be reduced to the cost of a core buildup. If we identify an overpayment, then we'll deduct the amount from the major restorative service (crowns/bridges).

These changes may not apply to all provinces or specialties.

