

Alberta Dental Fee Reimbursement

Unlike other provinces Alberta does not have a dental fee guide ever since the Alberta Dental Association discontinued its practice of publishing a fee guide in 1997. As independent businesspersons, dentists in Alberta may charge whatever fees they like for the services that they provide. Manulife compiles a reimbursement schedule of standard reimbursement rates for different procedures. Their fee guide is reviewed each year and the dental fees adjusted based on:

- Inflationary increases so that procedures are paid based on the 70th percentile. This means 70% of claims by Alberta dentists are billed at or below this level
- Recent claims data from all Manulife groups that have dental coverage in Alberta

Reimbursement under the Workers Benefit Plans (WBP) is paid up to the rates established for general practitioners.

Why doesn't WBP pay whatever my dentist charges?

As stated above, dentists are independent businesspersons who have the right to establish their own fees. As a result, dental offices across the province charge widely varying prices for dental services. While we support this right, the costs to our benefits plan would sky-rocket for all of us if we agreed to pay whatever the charge is without considering the reasonable cost. A fee guide or reimbursement schedule ensures that dental fees are reimbursed consistently and fairly.

What should I do if my dentist charges more than the Manulife fee schedule?

If a dentist intends to bill more than the eligible amount with the option that you have selected then, you are responsible for the difference. You have the following options open to you:

- Negotiate with your dentist before beginning treatment. Dentists may vary their fee schedule depending on their patient's coverage and ability to pay.
- Seek the services of a dentist with lower fees or that are more aligned with the Manulife fee guide.
- Agree to pay the costs in excess of the fee guide. Note the costs that are not reimbursed through the dental plan are eligible for reimbursement through the health spending account.