



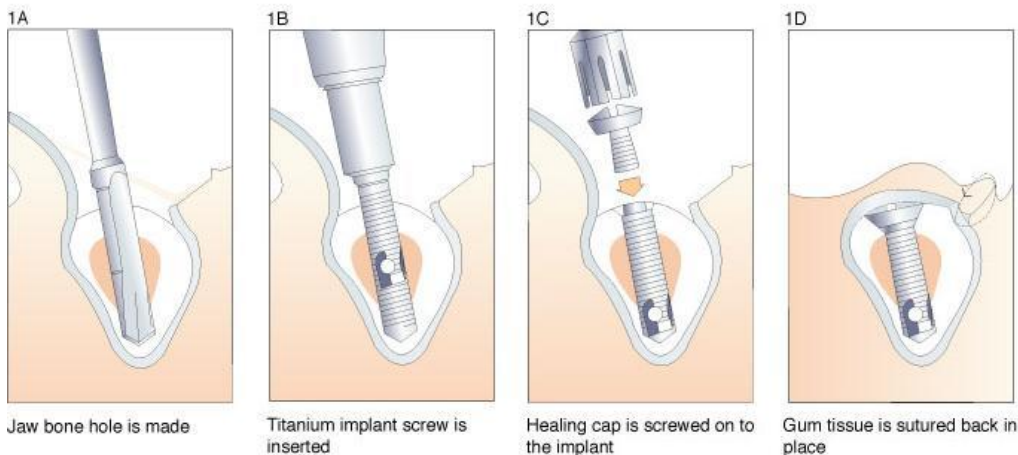
Dental Implants

Dental implants are covered as an eligible expense under the University's dental plan. Along with other Major dental expenses, implants are reimbursed at 50%, up to the overall plan maximum of \$2,000 per year. In addition, coverage for dental implants is limited to the least cost alternative treatment available, typically a standard crown.

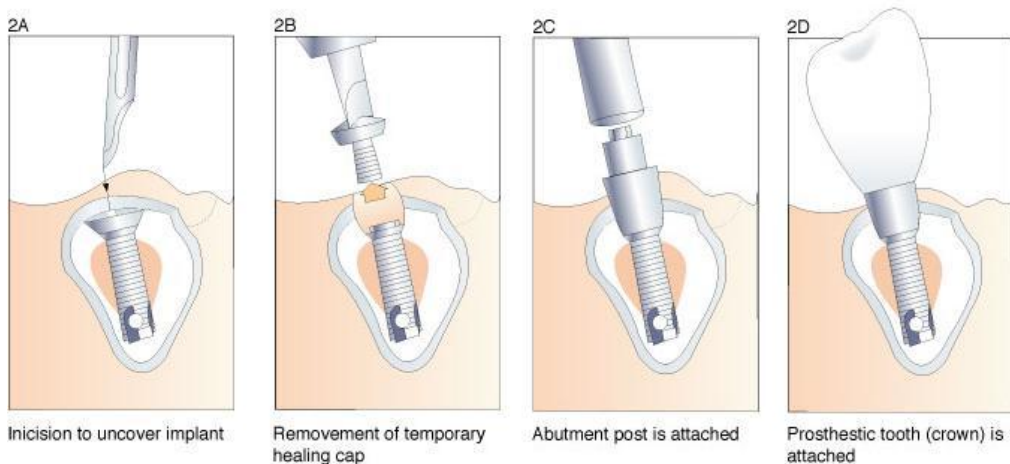
What are Dental Implants?

Dental implants are a relatively new procedure, which may be used to replace a missing or badly damaged tooth. The implant procedure involves two phases.

- **Phase 1:** In this phase, the patient undergoes a surgical procedure whereby a titanium screw is inserted into the jawbone to form an "artificial root". In addition to the surgery to place the implant, it may be necessary to perform periodontal surgery, such as bone grafts. During the healing process, the implant will bond to the surrounding bone, resulting in a permanent fixture.



- **Phase 2:** In the second phase, a prosthetic tooth is attached to the implant screw. This is similar to a regular crown that is placed on a damaged natural tooth.



Cost of Dental Implants

The cost of dental implants is significantly higher than the cost of more conventional treatments, such as a regular crown. A typical implant procedure costs \$4,000 to \$6,000, while a standard crown costs roughly \$1,000. Dental implant procedures, in particular those in Phase 1, are usually performed by a dental specialist rather than a general practitioner. Fees charged by specialists are generally higher than fees charged by general practitioners.

Many plans do not provide any coverage for implants because of the significant cost difference. Our plan covers implants, although given that other less costly alternatives are available, reimbursement is based on the least cost alternative treatment. As a result, our plan covers implant-related crowns (up to the cost of a standard crown), but not the surgery related to the procedure. Coverage for implant-related crowns provides employees with more treatment options to deal with a seriously damaged or missing tooth, while maintaining plan costs at a reasonable level.

The dental plan provisions are not intended to influence your choice of dental treatment. As a dental patient, you should decide which treatment options are appropriate for you, in consultation with your dentist.

Claims Process

If your dentist recommends a dental implant (or any other dental procedure that is expected to cost more than \$500), you should ask your dentist to submit a pre-treatment plan to Sun Life Financial. After reviewing the pre-treatment plan, Sun Life will provide you with a statement outlining the procedures that are eligible and the amount that will be reimbursed. Submitting a pre-treatment plan ensures there are no misunderstandings about what reimbursement you will receive for an expensive course of treatment.

You (or your dental office) may submit claims to Sun Life as the dental expenses are incurred. However, please note:

- Sun Life will not reimburse any expenses related to implant surgery in Phase 1.
- Once the entire procedure is complete at the end of Phase 2, Sun Life will reimburse 50% of the expenses for the implant-related crown, subject to the least cost alternative provision and the overall plan maximum of \$2,000 per year.

For more information

If you have any questions or require more information, please contact:

- Human Resources at 966-1392, or
- Sun Life Financial at 1-800-361-6212