

INFONOTE

Group insurance

July 3, 2020

Supporting you is our priority

Reimbursement of dental fees for COVID-19 protection measures

Businesses are starting to reopen across Canada, but it's still not business as usual. Service providers are having to introduce strict safety measures to avoid further outbreaks of COVID-19. We want to support the reopening of the economy and service providers' efforts to open their doors to the public in a safe environment.

Recently, dental associations have announced that they'll be charging extra fees to cover the cost of personal protective equipment (PPE) needed to meet new provincial standards. The amounts will vary by province, dentist and dental procedure. In support of these new safety measures, we will reimburse PPE fees as outlined below.

What's covered

- Fees charged specifically for personal protection equipment worn by dental care workers, such as masks, face shields, glasses and protective clothing will be covered.

How the coverage works

- The coverage will go into effect on July 15, 2020 and will remain in effect as long as provincial dental guides include the PPE charges in their fee guides.
- PPE charges will only be reimbursable once the province has established set fees for them. We will then reimburse PPE charges based on the dental fee guide applicable to your contract and on the terms outlined in the "Basic Services" sections of your contract and the employee booklet.
- The coverage will be included in plans by default, but you can choose to opt-out of it if you like. If you want to opt-out, please contact your Desjardins Insurance service representative before July 15.
- Any necessary rate adjustments will be made at your next renewal date.

Retroactive claims

- If a plan member submitted a claim after June 1 that included PPE fees charged by a dental care professional, and it was denied, we will automatically reimburse them retroactively as of July 15. Note that the plan member must be eligible for this coverage under their plan.

We'd also like to remind you that plan members can claim PPE fees charged by dental care professionals through their Health Spending Account as well, if this benefit is included in your group plan.

If you have any questions, please contact your group insurance representative.

Marketing Group and Business Insurance