

Groupline

News and updates for advisors
and plan sponsors



HEALTH & DENTAL

Canada Life sets Canadian dental fee increases for 2023

Canada Life has set its dental fee increases for 2023. These are provided in the chart on the following page, along with the 2023 fee increases set by provincial dental associations.

Each provincial dental association publishes an annual fee guide. Dentists use these guides for reference when determining their own fees for the year ahead. Canada Life sets its overall dental claim cost increases by comparing fee increases in these provincial guides with the most commonly used procedure codes from the previous year.

Impact of changes

The impact of fee changes will vary, depending how a plan is set up

- **Plans that include an automatic fee guide update** – claims incurred on or after the effective date, as set out in the following chart, will be assessed according to the 2023 provincial fee guides.
- **Plans that do not include an automatic fee guide update** – claims will continue to be assessed according to the fee guide or representative price level specified in the contract.
- **Plans with a lag year fee guide** – claims will be assessed according to the previous year's fee guide or representative price.

Information about how a plan is set up can be found in the schedule of benefits section of the policy contract.

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Province/Territory	2023 Provincial Dental Association Announced Overall Increase*	Canada Life Actual Increase			
		Routine	Major	Orthodontic ²	Overall
British Columbia	5.99%	5.79%	5.78%	5.78%	5.79%
Alberta	6.00%	6.00%	6.00%	6.00%	6.00%
Saskatchewan	Not Available	5.37%	6.14%	6.14%	5.47%
Manitoba ¹	5.25%	4.93%	5.71%	5.71%	5.00%
Ontario	8.50%	8.48%	8.88%	8.88%	8.51%
Quebec	9.80%	9.72%	9.80%	9.80%	9.73%
Nova Scotia ³	5.92%	5.92%	5.92%	5.92%	5.92%
New Brunswick ³	7.00%	7.00%	7.00%	7.00%	7.00%
Prince Edward Island	5.13%	4.85%	4.34%	4.34%	4.82%
Newfoundland and Labrador	8.50%	8.83%	8.50%	8.50%	8.81%
Northwest Territories and Nunavut	Not Available	10.05%	10.66%	10.66%	10.09%
Yukon Territory ³	Not Available	5.79%	5.78%	5.78%	5.79%

*Dental claim patterns between the insured and non-insured population will result in differences between Canada Life and the Dental Association's announced overall increase.

¹The Manitoba Dental Association has published a Northern Manitoba fee guide, which is not used in the analysis of Manitoba Fees.

²For all provinces, the Orthodontics increase is a combined increase used for both Major and Orthodontics.

³Fee guides have not yet been received for Nova Scotia, New Brunswick and Yukon. In the interim, the dental fee guide's announced increase has been implemented for these provinces. British Columbia's announced increase has been used for Yukon. A further update will be released when we have received these outstanding fee guides.

For more information

If you have questions about provincial fee guides, contact your benefits advisor or a Canada Life group representative.

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