

# Agreement Amendment

## Update to your Alberta Blue Cross Individual Health Plan dental basis of payment

*To help keep your Alberta Blue Cross Individual Health Plan affordable, effective immediately the reference for the basis of payment for dental claims in your agreement has been updated to the "Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fee List." Each year, Alberta Blue Cross will review the fees and implement reasonable updates to the basis of payment for dental claims.*

---

### WHAT CAN I DO TO GET THE MOST OUT OF MY BENEFITS WHEN I VISIT MY DENTIST?

It's important to understand that dental providers can charge more than what your plan pays. Because dentists can charge very different fees for dental services, it's important to be as informed as possible before getting dental work done.

Here are some things you can do to be the best dental consumer possible:

- Tell your dentist that your plan pays according to the 2020 Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fee List.
- Ask your dentist if they charge according to the 2020 Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fee List to determine if your dentist is charging according to your plan's basis of payment.
- If your dentist doesn't charge accordingly, you can show them the chart on the next page and ask how their fees compare to the fees your plan pays.
- Most dentists can electronically submit a predetermination to Alberta Blue Cross prior to your appointment. This allows your dental provider to check how much your plan pays for dental procedures and the amount, if any, you would have to pay out-of-pocket. Most predeterminations are processed instantly.
- If you have another plan or a spending account, don't forget that you can coordinate your benefits for reimbursement up to 100 per cent.
- Because dentists charge differing fees, we recommend that you compare the rates charged by various providers. This may help you significantly save costs.

**To learn more about your benefits, visit the Alberta Blue Cross member site at [ab.bluecross.ca](http://ab.bluecross.ca) or the Alberta Blue Cross My Benefits app and click "Sign in." You may also call our Individual Health Plan team at 1-844-803-2111.**

For your reference, the next page contains the 2020 Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fee List for 30 of the most common dental procedures.

## 2020 ALBERTA BLUE CROSS INDIVIDUAL HEALTH PLAN USUAL AND CUSTOMARY DENTAL FEE LIST

Please consult your plan agreement or benefit booklet for full information about any co-payment levels required by your plan.

### Examples of Alberta Blue Cross Individual Health Plan Usual and Customary Dental Fees for some typical services

**Adult checkup** \$332.42  
(recall/cleaning)

Recall exam, two images (bitewing), two time units scaling, one time unit polishing, fluoride.

**Restoration ("filling")** \$289.87

Four surface amalgam (silver) filling—permanent molar, two pins for filling.

**Three-unit bridge** \$2,243.90\*

Retainer (crown) for fixed bridge, pontic for fixed bridge (to replace missing tooth), retainer (crown) for fixed bridge.

**Crown** \$825.44\*

Porcelain fused to metal crown.

\* plus lab fees

## WE'RE HERE TO HELP!

If you have any questions about your dental benefits, please call Alberta Blue Cross Customer Services at:

**Edmonton and area:** 780-498-8000

**Calgary and area:** 403-234-9666

**Toll free:** 1-800-661-6995

Service description	Maximum amount
Complete examination (new patient—all permanent teeth)	\$101.48
Recall examination (checkup)	\$64.19
One image (periapical)	\$27.60
Three images (periapical)	\$67.40
Two images (bitewing)	\$45.08
Four images (bitewing)	\$78.37
Panoramic image (whole mouth)	\$88.32
Polishing (up to 15 minutes)	\$59.84
Scaling (removal of tartar, up to 15 minutes)	\$67.16
Fluoride	\$28.99
Pit and fissure sealant (first tooth)	\$32.63
Pit and fissure sealant (each additional tooth, same area)	\$16.32
Two surface amalgam (silver) filling—primary tooth	\$128.80
Three surface amalgam (silver) filling—permanent anterior tooth/bicuspid	\$188.29
Two surface amalgam (silver) filling—permanent molar	\$140.76
Four surface amalgam (silver) filling—permanent molar	\$242.48
Two pins for filling	\$47.39
Three surface composite (white) filling—permanent anterior tooth	\$187.57
Two surface composite (white) filling—permanent bicuspid	\$199.38
One surface composite (white) filling—permanent molar	\$149.60
Porcelain fused to metal crown	\$825.44*
Lab processed veneer	\$825.44*
Root canal therapy (three roots)	\$1,127.65
Root planing (removal of tartar, etc. from roots; up to 30 minutes)	\$145.36
Complete upper denture	\$810.00*
Pontic for fixed bridge (to replace missing tooth)	\$438.90*
Retainer (crown) for fixed bridge	\$902.50*
Uncomplicated tooth removal (first tooth)	\$134.33
Uncomplicated tooth removal (each additional tooth in same area)	\$134.33
Tooth removal—complete bone coverage	\$479.00

\* plus lab fees



©\*\*The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ®Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. BE19-012 2020/01