

Benefits Bulletin

December 2007

Information Update for Group Benefits Plan Sponsors and Advisors



This information is intended for the purposes of administering and managing group benefits plans. It is not intended for public use.

Alberta Dental Fees 2008

Effective January 1, 2008, Manulife Financial's overall average increase in the dental reimbursement limits for the province of Alberta is 6.7%. This increase reflects a fair and reasonable balance between the interests and needs of both plan sponsors and plan members, and is consistent with current economic trends, such as the general inflation rate in Alberta.

Process for determining reimbursement limits

The Alberta Dental Association (ADA) has not published a fee guide since 1997. As a result, insurers must develop their own guidelines and reimbursement limits for Alberta. Manulife Financial uses its own Alberta claims data when determining the increases and reimbursement limits. The increases in Alberta will become effective January 1, 2008.

Striking a fair balance

Manulife's 2008 increases in reimbursement limits for Alberta mean that approximately seven out of ten dental claims submitted will be eligible for payment in full*, based on 2007 claims data. Any difference between what a dentist charges, and what the benefits plan pays, is ultimately the responsibility of the plan members.

The following chart contains a list of dental fee increases broken out by category and procedure.

Category	% Increase over 2007
Diagnostic (Examinations)	6.3%
Preventative (Cleaning and Scaling)	6.0%
Restorative - Basic (Fillings)	7.0%
Restorative - Major (Crowns)	7.8%
Endodontics (Root Canal Treatment)	7.0%
Periodontics (Gum Treatment)	8.6%
Prosthodontics - Removable (Dentures)	3.8%
Prosthodontics - Fixed (Bridges)	7.4%
Oral/Maxillofacial (Surgical)	7.2%
Orthodontics (Braces)	0.0%
Adjunctive (General Services)	12.1%
Average Overall Fee Increase for 2008	6.7%

For additional information on Alberta's 2008 increases, dental fee guides, and for plan member educational materials, please visit our website. If you wish to discuss the reimbursement levels in greater detail, please contact your Manulife Financial representative.

**Claims are paid according to the terms of your individual group benefits plan.*

Benefits Bulletins are intended to provide plan sponsors and plan advisors with information on issues that may have implications to a group plan. Content is based on the most current information available to us at the time of publication, and updates will be communicated as they become available. You should contact your Manulife Financial representative directly if you have questions specific to your contract.

Plan sponsors and advisors can download additional copies of this Bulletin or previous issues of *Benefits Bulletin* from the "Newsletters" page at www.manulife.ca/groupbenefits.

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