



THE DUPUIS LANGEN GROUP  
SOLUTIONS WITH CLARITY

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# Benefit brief

THE EMPLOYEE SOLUTIONS NEWSLETTER FOR THE CLIENTS  
AND FRIENDS OF DUPUIS LANGEN

## SAVE MONEY IN DENTAL SERVICES

Oral health is extremely important, but maintaining it can be costly. Here are some preventative measures which may help you to lower your next dental bill.

### Practice Healthy Dental Hygiene at Home

Two in three Canadians cite a healthy smile as an important health factor (62%), ranking behind cardiovascular health (81%) and healthy eating (76%) - however, Canadians admit they aren't making time to take proper care of their smiles. By not doing so, Canadians put themselves at a greater risk for gingivitis, the earliest form of gum disease <sup>a</sup>, and even serious health risks like heart disease, stroke and diabetes.

Prevention is the best treatment for everyone in your family. *"That way, you won't find yourself in an expensive root canal situation to begin with,"* says Dr. Robert MacGregor, a past president of the Canadian Dental Association.

The Crest and Oral-B Smile Survey reported that just 30% of Canadians say they diligently follow the **brush-floss-rinse** system, and only 16% actually do. If you're on the lazy side of this survey, try thinking of the cavities you might be paying for in the future.



### Understand Your Group Benefits Plan

Make sure you understand what your company's dental benefits cover. If you have a dental recall covered every 9 months, take advantage of that. Even if you're going just to have a check-up and cleaning, it's worth it. Everyone loves having shiny white, clean teeth! Talk to your dentist about procedures not covered by your plan before he or she does them so you won't have to pay for out-of-pocket expenses.

Regardless of the actual costs, most dental plans cover between 50% to 80% of the cost of dental care. Any cost not covered by your dental plan is called **'co-payment'** and it is patient's responsibility to pay the dentist this amount <sup>3</sup>.

### Buyers beware!

If you need to have a major procedure done, consider whether you need to have the procedure done by a specialist, or whether your general practitioner can complete the procedure.



Most provinces publish a fee guide of suggested, but not obligatory, procedure costs. Discrepancies are explained by any number of factors – where the dentist practises, operational costs, skill, expertise.

Group Life and Health Plans \* Registered Pension Plans \* Group RSPs \* Tax Free Savings Account (TFSA) \* Critical Illness Plans  
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The **British Columbia Dental Association** produces an annual suggested fee guide for dentists and certified specialists in BC. The majority of insurance plans base coverage percentages on this guide.

Dentists and certified specialists in Canada are not obligated to follow the BCDA fee schedule but set their prices to cover: lab fees and quality materials required for your procedure paid directly by the dentist; salary costs; rent; mandatory continuing education; equipment; and other related costs and operational costs such as salaries to run their dental practice.<sup>b</sup>

### *Work with your dentist too!*

Be sure to have an open discussion about what your benefits include and what they don't. Talk about all treatment options with your dentist to make an informed decision based on your dental health needs. Understand any health risks associated with delaying or refusing treatment. If your dentist isn't willing to talk openly about the cost of services, you might want to consider a different dentist.

### *Get a Dental Predetermination - It's there for your protection!*

Before making any decision, you need to find out how much of the cost will be covered by your dental plan and how much you will need to pay out-of-pocket. For those items which are not covered, speak with your dentist to determine alternative treatments or procedures. To initiate a dental predetermination, have your dental office request it from your insurance carrier by completing either an electronic dental claim form or a paper dental claim form. Don't assume that coverage will be provided for any of the treatment plan. It's your responsibility to request a predetermination prior to embarking on your treatment.

## Go on a (dental) Diet



Sticking to a **healthy diet** will prevent some oral health problems – and the bills that come with them. Bacteria can irritate gums and cause inflammation, which can wreak havoc in the body; it has even been linked to **heart disease**, stroke and diabetes. “A tooth is like a sponge, soaking up all the acids on its surface,”

says Briana Southward, a nutritionist in Toronto who focuses on periodontal health. “This means the best way to prevent dental disease is through nutrition.”



## Tax Benefits?

Claim your dental costs on your income tax. Any portion of your dental expenses not paid by your dental plan may be claimed as a medical expense at tax time. Check [HERE](#) for a list of items which are included, such as dental services and dentures and dental implant.

### Source:

*How to Save Money at the Dentist* <http://www.bargainmoose.ca/how-to-save-money-at-the-dentist>

*Take a Bite out of Your Next Dental Bill*, Canadian Living September 2012. [http://www.canadianliving.com/life/money/8\\_ways\\_to\\_lower\\_your\\_next\\_dental\\_bill.php](http://www.canadianliving.com/life/money/8_ways_to_lower_your_next_dental_bill.php)

<sup>a</sup> Newswire March 9, 2010 <http://www.newswire.ca/en/story/652049/canadians-admit-to-poor-oral-hygiene-habits-despite-citing-a-healthy-looking-smile-as-a-health-priority>

<sup>b</sup> *The Dental Plan Co-Payment - British Columbia Dental Association*