

Understanding My Coverage



August 20, 2020

Update: Changes to Sun Life's dental claims practices

Earlier this year you may have read about Sun Life's new dental administrative practices for desensitization services and certain exams. These new practices were going to be effective May 24, 2020. Due to COVID-19, Sun Life will be making these updates effective **October 4, 2020**.

Recall examination vs. emergency/specific examination

A recall examination (exam) occurs when you return to your dental provider for your regular appointment and you receive a cleaning and an exam. A recall exam is different from an emergency or specific exam.

An emergency exam occurs separately from a recall appointment when:

- your dental provider is required to check your pain points or discomfort, and/or
- an infection in a localized area requires immediate treatment.

A specific exam also occurs separately from a recall appointment. We pay for both emergency and specific exams but not as recall exams.

Desensitization with a routine hygiene appointment

During a hygiene appointment, your dental provider might apply a varnish to reduce sensitivity. There's no needle involved. We don't consider this eligible for an additional fee when claimed with scaling or root planing. We'll decline the fee for desensitization if performed in conjunction with these services.

Understanding your claims

Your claim statement will include an explanation of how we processed your claim. You can refer to this statement for more details on our payment decisions.

Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.