

INFONOTE

# Group insurance

July 3, 2020

## Supporting you is our priority

### Reimbursement of dental fees for COVID-19 protection measures

Businesses are starting to reopen across Canada, but it's still not business as usual. Service providers are having to introduce strict safety measures to avoid further outbreaks of COVID-19. We want to support the reopening of the economy and service providers' efforts to open their doors to the public in a safe environment.

Recently, dental associations have announced that they'll be charging extra fees to cover the cost of personal protective equipment (PPE) needed to meet new provincial standards. The amounts will vary by province, dentist and dental procedure. In support of these new safety measures, we will reimburse PPE fees as outlined below.

#### What's covered

- Fees charged specifically for personal protection equipment worn by dental care workers, such as masks, face shields, glasses and protective clothing will be covered.

#### How the coverage works

- The coverage will go into effect on July 15, 2020 and will remain in effect as long as provincial dental guides include the PPE charges in their fee guides.
- PPE charges will only be reimbursable once the province has established set fees for them. We will then reimburse PPE charges based on the dental fee guide applicable to the client's contract and on the terms outlined in the "Basic Services" sections of the client's contract and the employee booklet.
- The coverage will be included in plans by default, but clients can choose to opt-out of it by notifying us before July 15.
- Any necessary rate adjustments will be made at the next renewal date.

## **Retroactive claims**

- If a plan member submitted a claim after June 1 that included PPE fees charged by a dental care professional, and it was denied, we will automatically reimburse them retroactively as of July 15. Note that the plan member must be eligible for this coverage under their plan.

Plan members can also claim PPE fees charged by dental care professionals through their Health Spending Account as well, if this benefit is included in the group plan.

We'll post a similar message on the secure sites for plan administrators shortly.

As always, your Desjardins Insurance Account Executive is there to answer any questions or concerns you may have. Please don't hesitate to contact them.

## **Business Development Group and Business Insurance**