

The 2013 Alberta Blue Cross Dental Schedule

Important information about what your dental plan will pay for dental services

The Alberta Blue Cross Dental Schedule is the basis of payment for eligible claims covered through your dental plan.

In Alberta, individual dentists are able to set their own prices. This situation differs from that of many other provinces where dentists follow a fee guide established by provincial dental associations. As a result, dental offices across the province charge widely varying prices for dental services. In some cases, patients are able to negotiate lower prices for dental services. In other cases, a portion of each dental visit may not be covered regardless of the level of coverage provided through the dental plan.

What is the Alberta Blue Cross Dental Schedule?

The Alberta Blue Cross Dental Schedule provides you and your plan with a consistent basis for dental fee payment. A consistent basis of payment is important and necessary to manage dental plan costs under a group dental plan. This consistency also ensures that your plan remains viable and affordable—both today and in the future.

It's important to understand that your plan pays dental expenses according to the Alberta Blue Cross Dental Schedule.

This means that if your plan states you have 100 per cent dental coverage, your plan will pay 100 per cent of Dental Schedule rates, not necessarily 100 per cent of what the dentist charges.

Updating the Dental Schedule

Increases to the Alberta Blue Cross Dental Schedule for 2013 are based on the results of a comprehensive annual review. The review process considers a wide variety of economic indicators, as well as fee guides issued by other western provincial dental associations.

In most cases, the amounts listed in the schedule are equal to or higher than those of other western provinces.

When you visit your dentist

In today's market of rising dental fees, we encourage you to take an active role in ensuring you are getting the best value for your dental services and making the most of your dental benefits.

Be sure to notify your dental office that your dental coverage is paid according to the Alberta Blue Cross Dental Schedule. If your dental provider charges more than what your dental plan allows, you may face out-of-pocket costs.

Should your dental provider bill more than your dental plan allows, you will be responsible for paying the difference. You do have options:

- you can negotiate a better price for dental services;
- you can agree to pay any amount billed beyond what the Alberta Blue Cross Dental Schedule pays; or
- you can access services from another dental provider. You may call the Alberta Blue Cross Customer Service department at 1-800-661-6995 for a list of Alberta dentists that charge according to the Alberta Blue Cross Dental Schedule.

You will still be required to pay any co-pay or deductible amounts (where applicable) at the time of your appointment.

Access to information about your plan

All Alberta dental offices have a copy of the 2013 Alberta Blue Cross Dental Schedule, as well as quick and easy access to information about your dental coverage online. As well, most dental offices submit claims electronically to Alberta Blue Cross right at the time of your appointment, which means you can know instantly if you have any outstanding balance.

Dentists still collect usual co-payment amounts at the time services are billed.

The following page provides a list outlining the maximum amounts your plan allows for many common dental services. Please be aware that your eligibility for coverage of specific procedures depends on your particular plan design.

Be informed

Learn more about your dental benefits by visiting the Alberta Blue Cross secure web site for plan members at www.ab.bluecross.ca/online_services.



2013 Alberta Blue Cross Dental Schedule common procedures

Coverage for specific dental procedures varies depending upon your particular plan design. Please consult your plan contract or benefit booklet for more information.

Service description	Maximum amount	Service description	Maximum amount
Complete examination (New patient - all permanent teeth).....	\$102.50	Four surface amalgam (silver) filling - permanent molar.....	\$203.10
Recall examination (checkup).....	\$49.20	Two pins for filling.....	\$40.40
One x-ray (periapical).....	\$19.00	Three surface composite (white) filling - permanent anterior tooth.....	\$174.10
Three x-rays (periapical).....	\$36.00	Two surface composite (white) filling - permanent bicuspid.....	\$185.40
Two x-rays (bitewing).....	\$27.50	One surface composite (white) filling - permanent molar.....	\$142.40
Four x-rays (bitewing).....	\$44.50	Porcelain fused to metal crown.....	\$720.60*
Panoramic (whole mouth) x-ray.....	\$70.20	Lab processed veneer.....	\$524.60*
Polishing (up to 15 minutes).....	\$41.80	Root canal therapy (three roots).....	\$783.10
Scaling (removal of tartar, up to 15 minutes).....	\$49.80	Root planing (removal of tartar, etc. from roots; up to 30 minutes).....	\$99.60
Fluoride.....	\$18.60	Complete upper denture.....	\$674.60*
Pit & fissure sealant (first tooth).....	\$28.10	Pontic for fixed bridge (to replace missing tooth).....	\$315.20*
Pit & fissure sealant (each additional tooth, same area).....	\$14.00	Retainer (crown) for fixed bridge.....	\$703.90*
Two surface amalgam (silver) filling - primary tooth.....	\$109.40	Uncomplicated tooth removal (first tooth).....	\$118.50
Three surface amalgam (silver) filling - permanent anterior tooth/bicuspid.....	\$149.10	Uncomplicated tooth removal (each additional tooth in same area).....	\$71.10
Two surface amalgam (silver) filling - permanent molar.....	\$145.00	Tooth removal - complete bone coverage.....	\$347.90

* 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:

**780-498-8000 (Edmonton and area),
403-234-9666 (Calgary and area) or
1-800-661-6995 (toll free).**

Examples of Alberta Blue Cross Dental Schedule payment amounts for some typical services

Adult checkup (recall/ cleaning)\$236.70
recall exam, 2 bitewing radiographs, 2 time units scaling, 1 time unit polishing, fluoride

Restoration ("filling")\$243.50
4 surface amalgam (silver) filling, permanent molar, 2 pins for filling

Three-unit bridge\$1,723.00*
Retainer (crown) for fixed bridge, Pontic for fixed bridge (to replace missing tooth), Retainer (crown) for fixed bridge

Crown\$876.30*
Porcelain fused to metal crown,
Post - cast metal
* plus lab fees



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