

UBC Emeritus College Guide to Dental Insurance

Prepared by the Benefits and Transitions to Retirement Committees

October 2025

Important Notes

This guide to dental insurance is designed to help you choose the plan that best meets your specific needs. It includes a comparison chart and links to documents and web sites where you can get additional information. We have endeavoured to ensure the information is accurate. However, in the event of a discrepancy, the official documents issued by UBC/Sun Life, belairdirect (formerly Johnson), and RTOERO Entente shall prevail. Users of this Guide are responsible for verifying the coverage available and for making their own decisions as to which insurance is best for their specific situation. Neither the UBC Emeritus College, the University of British Columbia, nor their representatives can make recommendations for individuals.

It should be noted that the UBC Emeritus College receives 2% of the gross premiums that UBC retirees and those working past age 71 at UBC pay to belairdirect (formerly Johnson) for dental insurance. The UBC Emeritus College receives 1% of the gross premiums that individuals pay to RTOERO Entente, and CURAC (College and University Retiree Associations of Canada) also receives 1% for their dental insurance. These allowances go solely toward the expenses of the College.

Choosing a Dental Insurance Plan to Meet Your Specific Needs

UBC Human Resources offers retired faculty and staff, and those working past age 71 at UBC, a Sun Life Retirement and Survivor Benefits (RSB) dental plan. Through the UBC Emeritus College's cooperation with belairdirect (formerly Johnson) and RTOERO Entente, retired faculty and staff, and faculty and staff continuing to work at UBC past age 71, also have access to their dental plans.

Other potential dental insurance options include:

- Your partner's dental plan
- Other private insurers in the marketplace
- Canadian Dental Care Program
- No insurance: paying for all services yourself

Each group dental insurance plan is structured differently, making comparisons difficult. Further, while the UBC/Sun Life plan and RTOERO Entente plan offer basic, minor and major categories of procedures, belairdirect offers two plans: one for basic and minor procedures, and an enhanced plan which covers basic, minor and major procedures. These three plans are broadly similar in their coverage; however, depending on your specific circumstances and expected need for dental services, one of these plans may be more cost-effective for you than the others. If you decide to pay for all dental services yourself, you may find that some dental providers charge less than they would for services being reimbursed through a dental plan.

Key Considerations

When making a decision to enroll in a dental plan, you may wish to consider the following points for yourself and your dependents.

Expected need for insurance

- History of dental health issues
- Current and anticipated dental needs
- Level of dental care that likely will be needed: preventive, basic care and/or more major (e.g., crowns, bridges, implants, root canals)
- Would enrollment in a plan encourage regular preventive and oral health care dental visits?

Eligibility and Deadlines for the plan

- Who is eligible, not eligible?
- Is there a deadline from time of retirement (or reaching age 71 and still employed) to enroll in a specific plan?
- Is there a protocol and deadline from time of leaving a group plan (such as a partner's plan) and enrolling in a new group plan?

Is your partner enrolled in a dental care plan?

- If yes, is it financially worthwhile to enroll as a couple?
- Does this plan address your anticipated dental care needs?

Financial considerations

- Anticipated costs of future dental care and treatment. For a summary of dental costs, consult the British Columbia Dental Association website, [Dental Costs in British Columbia](#).
- Annual premiums versus amount of dental care reimbursement, based on your current and anticipated dental needs.
- Yearly maximum annual reimbursement of each plan for specific categories of dental work.
- What procedures are not covered by each plan?
- Can you purchase dental insurance as an add-on to a health insurance policy, versus purchasing a separate dental insurance policy?
- Depending on your situation, you may wish to learn more about the Canada Revenue Agency [Medical Expense Tax Credit](#) and how it applies to you.

Convenience

- Automatic processing of costs at dental office versus more complicated reimbursement process.
- Waiting periods: pre-authorization and delayed approval times for coverage of specific recommended procedures.

**Comparison of Major Provisions of the Dental Plans
Associated with UBC and the UBC Emeritus College**
(Information on the Canadian Dental Plan follows)

Plan Name	UBC Sun Life Retirement and Survivor Benefits (RSB) Plan	The belairdirect (formerly, Johnson) Plan	The RTOERO Entente Plus Group Plan
Contact Information	Email: benefitsinfo@hr.ubc.ca Phone: 604-822-4580	Phone: 1-833-749-1324 (mention group plan: UBC Emeritus College)	Phone: 1-877-406-9007 (mention UBC affiliation)
Plan Description	<u>Overview</u> of the Dental Plan including Eligibility, Enrolment deadline, and How to Enrol. Details: see Dental Care in Table of Contents of the contract for the <u>Retirement and Survivor Benefits Program</u>	<u>Overview</u> of the two different Dental Care Plans offered: Basic and Enhanced <u>Application for Dental Care Plan</u> Details: for the Dental Care Insurance Plan Certificate of Insurance, phone the number above.	<u>Overview</u> of the Dental Plan, including a link to Apply (note that one must be a member of RTOERO to participate in their insurance plans - the membership fee is waived on enrollment in the Entente insurance program (see <u>Membership</u>) Details are found in the Dental Plan section of the <u>Entente Group Insurance Program booklet</u> , which is a summary of RTOERO's master policy.
Eligibility for self and surviving dependents	<u>RSB Eligibility</u>	Retired faculty and staff, and faculty and staff continuing to work at UBC past age 71. For surviving dependents, see section 6 of the "Dental Care Insurance Plan Certificate of Insurance" (referred to above)	Retired faculty and staff, and faculty and staff continuing to work at UBC past age 71, as well as surviving dependents.
Enrollment Deadlines	Within 31 days of: a) retirement date , or b) termination of group benefits if working at UBC past age 71. N.B. If you plan to rely on a spouse's benefit plan beyond this enrollment deadline, you must notify the RSB office by this deadline if you want to be eligible to enrol in the UBC Sun Life plan when your spouse's extended health/dental benefits plan terminates. Sun Life will review the comparability of the plans, so you will need to provide the name of the insurer, policy number, plan member's number and benefits booklet to the RSB Administrator.	A period of 60 days following the later of: a) loss of employer benefits at retirement, or b) loss of benefits from a spousal group plan or any other group plan; otherwise the applicant shall be deemed a late applicant and will be subject to pro-rated calendar year maximums for the first calendar year of coverage.	A period of 60 days following the later of: a) loss of employer benefits at retirement, or b) loss of benefits from a spousal group plan or any other group plan. If you enroll after 60 days from the termination of a group plan, coverage is guaranteed but you must maintain covered for 24 months.

Monthly Premiums for Singles, Couples & Families	<u>Premium rates</u>	<u>Premium rates</u> for the Basic and Enhanced Plans	<u>Premium rates</u>
Deductible	None	None	None
Dental Predetermination	Sun Life must review any procedures before treatment is initiated if expected to exceed \$500	belairdirect must review any procedures before treatment is initiated if expected to exceed \$300	Entente must review any procedures before treatment is initiated if expected to exceed \$600
Maximum Reimbursement Per Person Per Calendar Year	\$1,500	Basic Services: no annual maximum Minor Services: \$750 combined Major Services (covered only in Enhanced Dental Plan): <ul style="list-style-type: none">o \$700 combined for crowns, posts, inlays & onlays, ando \$700 combined for bridgework, dentures and implants	Basic Services: no annual maximum Minor restorative: \$800 Major restorative: <ul style="list-style-type: none">o \$800 for crowns, posts, inlays & onlays, ando \$800 for installation/repair of bridges and permanent partial dentures
Reimbursement rate per person up to benefit year maximum; based on the fee stated in the BC Dental Association Fee Guide . Except where noted otherwise, "year" means "calendar year." Consult links next to "Plan Description" above for each plan for greater specificity, variations in reimbursement rates (e.g., for specialist services), and for less common treatments.	Preventive procedures: 70% Includes: <ul style="list-style-type: none">o 2 complete oral exams per lifetimeo 2 combined recall & new patient exams per yearo 2 combined specific exams per yearo x-rays (1 panorex every 5 years; 1 complete series every 3 years; bitewings or x-rays to diagnose a symptom or examine progress of treatment)o 2 teeth polishing and fluoride treatments per yearo diagnostic modelso removal of impacted teeth	Basic & preventive procedures: 80% Includes: <ul style="list-style-type: none">o 1 complete oral exam every 3 calendar yearso 1 standard oral exam or recall oral exam per yearo x-rays (1 panorex every 3 years; 1 complete series of x-rays every 3 years; and bitewing x-rays)o 1 unit of polishing, oral hygiene instruction, and topical fluoride application every year for each procedureo 8 units of 15 minutes of scaling and/or root planing per yearo 1 dental consultation per yearo amalgam (silver) fillingso composite/acrylic (white) fillings, only on anterior and bicuspid teetho tooth extractionso anaesthesia in conjunction with dental surgeryo relining and rebasing and repair of dentures 1 time for each of the upper and lower jaw ever 2 years	Basic & preventive procedures: 85% Includes: <ul style="list-style-type: none">o 1 complete oral exam and diagnosis every 3 consecutive calendar yearso 1 standard oral exam & polishing and bitewing X-rays every nine monthso x-rays (1 panorex every 3 years; 1 complete series every 3 years)o 1 topical fluoride application every 3 consecutive calendar yearso 8 units of 15 minutes each scaling per yearo dental consultationso amalgam fillingso composite fillings, only on anterior and bicuspid teetho surgical tooth & root extractionso surgical removal of tumours & cysts, and drainage of abscesseso general anesthesiao denture repair, relining or rebasing of existing partial or complete dentures

	<p>Minor procedures: 70%</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ amalgam (silver) fillings ○ composite/acrylic (white) fillings, only on anterior and bicuspid teeth ○ tooth extractions ○ basic restorations such as temporary stainless steel crowns (only when a permanent crown is not being installed) ○ root canals, once per tooth ○ periodontics, including scaling and root planning (tartar removal) up to 15 units of 15 minutes each per calendar year ○ oral surgery and related anaesthesia (when determined to be eligible and complicated) ○ repair of bridges or dentures 	<p>Minor restorative procedures: 80%</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ endodontics, including root canals and dental pulp disease treatment once every 5 years per tooth ○ periodontics, including treatment of bones & tissues supporting teeth, 8 units per year to a max of \$250 ○ tissue conditioning, once every 2 years 	<p>Minor restorative procedures: 80%</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ endodontics, including treatment of dental pulp diseases and root canals ○ periodontics, including treatment of bones & tissues supporting teeth ○ implant, graft and periodontal flap surgeries and guided tissue regeneration
	<p>Major procedures: 50%</p> <p>Note: major restorations are limited to once every 5 years from the date of insertion when the same tooth is involved.</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ permanent crowns (but does not include porcelain or porcelain fused to metal for molar teeth) ○ inlays or onlays ○ prosthodontics such as bridges or dentures 	<p>Enhanced Dental Plan Only (major restorative procedures are not covered in the Basic Plan)</p> <p>Major restorative procedures: 50%*</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ crowns, posts, inlays & onlays: reimbursement is based on the treatment required to restore natural teeth to their normal functions ○ bridgework, dentures & implants <p>*Note that the plan administrator will determine the reimbursement level, based on the least expensive treatment option that would produce professionally adequate results as determined by a professional dental consultant.</p>	<p>Major restorative procedures: 50%</p> <p>Includes:</p> <ul style="list-style-type: none"> ○ permanent crowns (but does not include porcelain or porcelain fused to metal for molar teeth) ○ replacement crowns once every 3 years ○ crowns, posts, inlays & onlays: reimbursement is based on the treatment required to restore natural teeth to their normal functions ○ initial installation or repair of permanent bridges and initial installation of permanent partial dentures

Procedures Not Covered	<ul style="list-style-type: none"> ○ procedures primarily to improve appearance ○ bone and tissue grafts ○ replacing lost or stolen dental appliances ○ charges for missed appointments ○ charges for completing forms ○ supplies intended for sport or home use ○ experimental treatments 	<ul style="list-style-type: none"> ○ procedures primarily for cosmetic reasons ○ charges for missed appointments and completing forms ○ orthodontic treatment ○ replacing lost or stolen dental appliances ○ full-mouth reconstruction, vertical dimension correction, services related to or correction of temporomandibular joint (TMJ) dysfunction ○ supplies intended for sport or home use 	<ul style="list-style-type: none"> ○ installation or replacement of complete dentures ○ orthodontic treatments ○ fillings on same tooth within 12 months ○ full-mouth reconstruction, vertical dimension correction, services related to or correction of temporomandibular joint (TMJ) dysfunction
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Canadian Dental Care Plan

The Canadian Dental Care Plan provides reimbursement for some dental care expenses to individuals who meet the [eligibility requirements](#). The Government of Canada [website](#) includes relevant links, including [how to apply](#) for or renew coverage. Details are found in the [CDCP Dental Benefits Guide](#), with a summary of services covered found [here](#) and reimbursement rates found [here](#). Contact information: Telephone 1-833-537-4342 or click [here](#) for other contact options.