

Participants in the Dental Plan

Good news: No change in rates for 2015!

Each benefit year, the cost of coverage is determined based on past use of the plan. Generally, the more people claim, the higher the rates the following year.

The Concordia Employee Benefits Committee (CEBC) has approved maintaining the current rates for 2015. This reflects a better than anticipated usage of the plan. The rates for the Health Plan have not increased in three years.

For more information, please visit the Concordia University benefits site at <https://cspace.concordia.ca/services/hr/benefits.html>

Help manage plan costs

Here are a few simple things you can do to continue helping to manage plan costs:

- **Ask your dentist questions.** If your dentist recommends a procedure that you are unfamiliar with, the Canadian Dental Association suggests a few questions that you can ask your dentist:
 - If you can see photographs of the procedure or its results;
 - How many times your dentist has carried out the procedure;
 - How much it will cost;
 - How much time it will take;
 - If it will need to be repeated later;
 - If there are alternative solutions and, if so, what the pros and cons are of each option.

For any treatment, you have the final word on how and when you proceed. If, after getting the answers to all of your questions, you are still unsure, don't hesitate to ask for a second opinion from another dentist.

- **Remember to submit your treatment plan to the insurer.** Before going ahead with any major dental treatment or orthodontic work (with an estimated cost of over \$500), you should ask your dentist to prepare a dental treatment plan detailing the treatment you will receive and its cost, and submit it to Desjardins Financial Security (DFS). DFS will inform you if the requested treatment is covered under the program and how much will be reimbursed.

For more information, contact Human resources at 514-848-2424, extension 3666 or email benefits@concordia.ca.



For information about your claims contact Desjardins Financial Security at 1-866-526-7566.