



## DENTAL CARE WHILE LIVING IN THE US

### Who is my dental coverage with while posted OUTCAN?

Canada Life. You will maintain the same coverage as in Canada with Canada Life. Please remember that your coverage amounts are in Canadian dollars (CAD) and your dental expenses will be in US dollars (USD).

**What should I do before going to the dentist?** It is recommended that you contact Canada Life for pre-approval of all dental visits and find out the amount that is covered before procedures. This is in your best interest to avoid any out of pocket expenses.



Contacting Canada Life  
Phone Number: 1-855-415-4414  
Email: Accessed through [GroupNet](#) (each member must register; here you can access your account history, benefit summary, and email Canada Life).

### Where can I find my benefit coverage?

[Dependants Dental Care Plan](#)

### Is there a list of local referrals for dentists in my area?

Please [contact your MFS\(US\) Team Member](#) to find out if there is a list of local referrals from other Canadians in your area (note that such referrals are not endorsed by MFS(US)). You can also search for a dentist on the [American Dental Association](#) website through the "Find a dentist" feature located near the bottom left hand corner of the home page by entering your zip code.

**How do I submit claims to Canada Life?** Electronic claim submission is now possible through GroupNet. This is to be used if you pay for your dental visit out of pocket and are seeking reimbursement. Upon login, the website may state that out of country submissions must be mailed and you will be guided to click on the paper claim button. However, you will be redirected to the online claim submission and this directive has been confirmed. *Dentists in the US cannot submit claims electronically but they can mail and submit them on your behalf.*



Canada Life Dental Benefits  
Foreign Benefit Payments  
PO Box 6000  
Winnipeg, MB R3C 3A5  
Group Policy Number: 55777  
Your GWL Employee Number  
(E + your service number; Example EA12345678)

**Where can I get a dental insurance card with my information?** You can print a copy of your dental benefits card from your GroupNet account. See "Benefit Cards & Forms" on the left hand side.

**Where can I find the Claim form?** You can find the most up to date claim form by logging into your GroupNet account, [My Canada Life at Work](#). You will then have the option to submit the form electronically or print it off to provide to the dentist. Some dentists may mail in the reimbursement forms themselves and bill you the balance after they receive payment from Canada Life. You are responsible to provide the dentist with the dental claim form, signed by the member.

### Who has to sign the claim form - the member or spouse?

The form requires the members original signature. Three signatures are required for reimbursements being made to the dentist and two are required for your own reimbursements.

### Are any dental costs not paid by Canada Life reimbursable?

Yes, often a Letter of Excess Dental Benefits is issued by Canada Life to mitigate any cost differential between the US and Canada. When these types of letters are received, the member can attach a copy of said letter along with a completed CF52 Dependent Medical Expenses form and receipt of payment. The signed and dated CF52 is attached to the original Excess Dental Benefit and sent to the Health Admin via mail or through the local Orderly room.

**Can I get an advance for dental expenses?** Yes, advances are available for family dental costs; however, they will be limited to the maximum reimbursement from Canada Life. Please contact your local Orderly Room or OUTCAN US Medical Support for more information.

**My new dentist wants x-rays but Canada Life says I'm not eligible at this time. What do I do?** Canada Life will cover the cost of one complete x-ray series every 36 months. If required earlier, you can; 1. Ask your previous dentist for a copy of your last x-rays. If there is a fee involved, you can submit it through [BGRS - 9.4.04 Medical and Dental Expenses](#). 2. Submit the cost of the x-rays through [BGRS - 9.4.04 Medical and Dental Expenses](#), with the EOB and receipt.

This information is offered to help direct you and your family to the correct locations to find the benefits and services available during your OUTCAN posting. Please be vigilant in doing the research appropriate for your situation, as each is different!





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**Is there a deadline for reimbursement from a claim submission?** You have 15 months from the date of service to submit a claim for reimbursement. After 15 months, Canada Life will not be held responsible to pay.

### Additional Resources

For more information about healthcare, see below -

- [MFS\(US\) Family Guide](#)
- BGRS (IRP) Policy - Chapter 9  
[Section 9.4.04 - Medical and Dental](#)
- OUTCAN US Medical Support Contacts:
  - CAF Medical Liaison Officer MD: 202-448-6210
  - Staff Officer Health Administration: 202-448-6559
  - MedTech Health Services Coordinator: 202-448-6282

**I'm still confused and have questions regarding Dental Care in the US. Who can help me?** Please visit the [OUTCAN US Medical Support Information Page](#), specifically [Module 8 - Dental](#) for more information. You can also reach out to your MFS(US) Team Member, who is happy to help point you in the right direction and assist your family in their time of need. Uncertain who your MFS(US) Team Member is? [Click here](#)

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