

Get ready for more real-time predetermination responses from Canada Life

Starting **Oct. 17, 2025**, Canada Life is making changes to improve your experience.

Over the past year, Canada Life has surveyed dental providers about their service experience. One common request was for more real-time predetermination Explanation of Benefits (EOB) responses – especially when Canada Life is both the primary and secondary payor.

With this update, you'll get more real-time information so you can communicate with your patients and plan their treatment without unnecessary delays.

What's changing

If your practice management software has **Version 4** set for Canada Life predeterminations and you submit a **Predetermination (03)** under the primary plan with secondary plan details:

- **Right now:** You get an Acknowledgement that the predetermination is accepted for processing.
- **Starting Oct. 17:** You'll get an EOB if the services can be assessed in real time. You'll also get the following on-screen message:
 - *If required, send a predetermination to the secondary Canada Life plan.*

Whether you get an EOB or Acknowledgement, you can send a separate predetermination request to the secondary plan if your patient wants to confirm coverage. If your software allows it – and hasn't already done it for you – send a **Predetermination (03)** to speed things up.

Questions?

For software setup or troubleshooting, contact your software vendor.

For everything else, visit the [Canada Life dental provider site](#) for more info and contact details.

Canada Life is committed to making your experience easier and more efficient.