

Communiqué

Know your Plan

The Pensioners' Dental Services Plan (PDSP) covers reasonable and customary dental treatment necessary to prevent or correct dental disease or defect, provided that the treatment is consistent with acceptable dental practices. The Plan pays a portion of the expenses for most dental procedures, but there are some it doesn't cover. If you are planning dental work, you are encouraged to visit the Sun Life Plan Member Services website at www.sunlife.ca/member for a list of eligible and non-eligible services and exceptions.

Planning Ahead – Submit a Treatment Plan to Sun Life

Before beginning a treatment or procedure that is expected to cost more than \$300, you and/or your dentist should submit an estimate of the proposed work to Sun Life. Sun Life will send you a **Predetermination of Benefits** statement (also called an Expense assessment) to let you know if the work is covered by the Plan and, if so, the amount of the estimated cost that will be paid. This estimate can help you to decide if you wish to go ahead with the proposed work.

Please note that while a dental procedure or treatment may be required, it will not necessarily be an eligible expense under the Plan. This does not mean you do not need the procedure; it means that under the Rules set out in this Plan, the procedure will not be considered eligible for payment.

Annual Deductible

The annual deductible is a specific dollar amount that must be paid each calendar year before you receive reimbursement for claims. The annual deductible amount is \$25 for one covered person or \$50 for more than one covered person. The deductible will be subtracted from your first claim and subsequent claims, if necessary, until the deductible is paid each calendar year.

Yearly Plan Maximums

In a calendar year, the PDSP will reimburse an annual maximum amount of \$1,500 for each covered person after the annual deductible is satisfied. If your coverage starts in the second half of the year (i.e., on or after July 1 of the year), the maximum amount the PDSP will reimburse for that year is \$750.

Orthodontic services are subject to a separate lifetime maximum of \$2,500 for each covered person.

Note: For eligible services received in Canada (except Alberta) the Fee Guide in the province or territory where the treatment is received, which was in effect the previous year, is used. In Alberta the 1997 Alberta Fee Guide, increased by an inflationary factor, is used.

For services received while temporarily outside of Canada, the previous year fee guide of the province or territory where the plan member permanently resides is used. If you reside outside of Canada on a permanent basis, the PDSP will provide reimbursement based on the reasonable and customary charges in the country where the eligible dental services are received.

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A Predetermination of Benefits statement is valid for six months provided that you and/or your dependants are still covered under the PDSP. After six months, a new estimate of the proposed work will need to be submitted to Sun Life.

Did you know

Additional units of scaling and root planing must be pre-approved; scaling and root planing treatments are limited to 6 time units every calendar year. One time unit equals 15 minutes of work. In cases where additional units are recommended by a dentist because there is documented evidence of infection and/or disease and a Treatment Plan has been approved, this limit can be increased to 12 time units every calendar year. The pre-approval is effective for three calendar years and starts on the date Sun Life approves your estimate. It is your responsibility to ensure your dentist provides documentation every three years to support your requirement for increased scaling and root planing treatments as approval is not automatically renewed.

Know your Plan *...continued*

Co-payment Amount

After the annual deductible has been paid, the PDSP will reimburse you for a percentage of the cost of the covered expense based on the previous year's Fee Guide. For example, eligible basic and preventative dental supplies and services are reimbursed at 90 per cent and major restorative services are reimbursed at 50 per cent up to the annual plan maximum. The remainder is the amount you are required to pay.

What is a Frequency Limitation?

There are limitations on how often certain services and treatments are covered under the Plan. For example,

- Recall oral examinations are covered once every 9 months;
- Panoramic x-rays are eligible once every 36 months.

The frequency is calculated from the last date of service of the same procedure, based on calendar months. Visit the

website at sunlife.ca/pdsp or refer to the PDSP Member Booklet to find out which procedures have a frequency limitation.

Time Limit to Submit Expenses

To be eligible for reimbursement, claims must be submitted to Sun Life within 15 months of the date on which the expense was incurred. Claims received after the 15-month period will not be reimbursed unless you can demonstrate that it was impossible to submit the claim within this time period.

Did you know

Children who are in full-time attendance at a recognized educational institution, are eligible under the Plan from the date of their 21st birthday up to, but not including the date of their 25th birthday.

When to Notify Your Pension Office

It is important to advise your Pension Office when certain life events occur in order to ensure your records are up-to-date and that you are paying contributions for the appropriate category of coverage. Here are some examples of when to notify your Pension Office:

- Change of address;
- Change in marital status (common-law, marriage, separation, divorce, widowed);
- Adding an eligible dependant;
- Dependant child turns 21 and is not in full-time attendance at a recognized school;
- Dependant child turns 25;
- Death of a covered dependant.

In the event of your death, your survivor(s) should notify the Pension Office as soon as possible as they may be eligible for coverage under the PDSP as a member in their own right. The Pension Office will determine eligibility and will send them the appropriate forms to complete in order to be enrolled in the Plan.

For more information about how changes in circumstances may affect your dental benefits, please refer to the Public Service Pension and Benefits Web Portal at the following web address: www.pensionandbenefits.gc.ca

Password resetting

Your password to access the PDSP website automatically expires when it has not been used for more than one year. If your password has expired, go to www.sunlife.ca/pdsp and follow the instructions or call your Sun Life call centre at 1-888-757-7427 or 613-247-5100 in the National Capital Region to ask for a new password. Open 7:00 a.m. – 8:00 p.m. (EST)

How to register for PDSP online services

It's easy to sign up! Go to www.sunlife.ca/pdsp, click on 'Register now!' and follow the instructions. You'll need your Plan contract number and your certificate number, both of which are on your PDSP benefit card or any of your claim statements. For security reasons, Sun Life will send your password to you by postal mail.

The PDSP is administered by Sun Life Assurance Company of Canada, on behalf of the Government of Canada. This newsletter provides general information only. In case of any discrepancy about any issue, the PDSP Rules will prevail. For further information, please consult your Member Booklet or contact your Sun Life call centre toll-free at 1-888-757-7427 in North America or 613-247-5100 in the National Capital Region.



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