

Communiqué

Coordination of Benefits

If you are a PDSP member and you have dental coverage under another plan (such as your spouse's plan), you may be eligible to coordinate your benefits and receive up to 100% of the actual eligible dental expenses. It's important to keep your information up to date at all times to ensure that you and your family receive the benefits to which you are entitled.

Which plan pays first?

- If you are claiming expenses for your spouse or common-law partner, and they are covered for those expenses under another plan, you must send the claim to your spouse's or common-law partner's plan first;

- If you are claiming expenses for your children, and both you and your spouse or common-law partner have coverage for your children under different plans, you must claim under the plan of the parent with the earlier birthday (month and day) in the calendar year. For example, if your birthday is May 1 and your spouse's or common-law partner's birthday is June 5, you must claim under the PDSP first.

Note: Internal coordination of benefits between two PDSP members is not permitted, as a person cannot be enrolled as both a member and a dependant.

Know You're Covered When Travelling Out of Country

As a member, you are entitled to PDSP benefits when you travel outside Canada. If you plan an extended stay outside the country and require dental services, here's what you need to know:

- You may be charged more for out-of-country dental services than the amounts specified in your home province or territory fee guide. The PDSP will provide reimbursement up to the amounts specified in the previous year's Dental Association Fee Guide of the province or territory where you permanently reside. The Dental Association Fee Guides are listings of charges established by dental associations for specified services provided by dentists in their province or territory.
- In order to be reimbursed for dental expenses, your dentist may be required to provide specific information, such as tooth number(s) or procedure code(s). Your dentist must provide as much information as possible regarding the dental expenses you incur or plan to incur.
- No matter where you receive dental services, the final amount you will be reimbursed is subject to the normal PDSP co-insurance percentages, deductibles and maximum reimbursement amounts.
- Reimbursement is always provided in Canadian funds.

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Additional Units of Scaling

As a PDSP member, you are eligible for 6 time units every calendar year (one time unit equals 15 minutes). In cases where your periodontal condition requires additional scaling and root planing, and your condition meets the PDSP guidelines, up to an additional 6 units can be pre-approved.

As periodontal conditions are unique, you may not require the full 12 units; in these situations your dentist can submit a pre-approval for as little as 1 to 3 additional time units per year. It is recommended that you discuss this with your dentist.

Note: Pre-approvals for scaling/root planing are valid for three calendar years and start on the date Sun Life approves your pre-approval.



New Customized PDSP Website

In an effort to continuously improve your Plan experience, we have updated the website's customized sign-in screen. We invite you to log on to www.sunlife.ca/pdsp to view your benefits information online, read the member booklet, print a claim form or view the latest Communiqué.

Once you are registered and log on to the site, you will notice the information is tailored to you for a more personalized experience. You can submit an e-claim, review your claims summary or find out when you are eligible for your next dental service.

If you don't currently access your PDSP benefits online, you will require an access ID and a password to register. You can obtain them by following these simple steps:

- Go to www.sunlife.ca/pdsp
- Click "**Register now**" and follow the steps. You'll need your Contract and Certificate numbers, both of which are on your PDSP benefit card or any of your claims statements. For security reasons, Sun Life will send your password to you by mail.

If you prefer, you can call the Sun Life Call Centre at 1-888-757-7427 or 613-247-5100 in the National Capital Region, and a representative will assist you to register online. The Call Centre is open Monday to Friday, from 6:30 a.m. to 8:00 p.m.

Results of the 2015 Member Survey

Last June, Sun Life sent a survey to 12,000 randomly selected Plan members asking for feedback on the services offered under the PDSP. Results showed that members are generally satisfied with the Plan and the services they receive from Sun Life.

Below are some highlights from the survey results.

Areas of high satisfaction

(Rated out of 10)

Sun Life Call Centre: Conduct of the Call Centre Representative	8.81
Accuracy of Claim Payment	8.76
Speed of Claim Payment	8.72
Overall Satisfaction with Sun Life	8.34
Availability of Claims History Information	8.17
Viewing the Status of your Claim	8.15

The Survey also revealed that 39% of members have not registered online for the PDSP Website, which is an improvement when compared to the results of the 2012 survey, where 60% of members were not registered online.

Members enjoy the efficiency of the claim process and the information they receive when calling the Call Centre. In fact, they reported that the Sun Life Call Centre was the most useful information source for obtaining Plan information. The PDSP Member Booklet, the Communiqué and their Pension Office were listed as the next reliable sources of information.

Many respondents indicated they would like to increase their knowledge on various PDSP topics such as enrolment for survivors and Plan maximums. As a result, upcoming Communiqués will focus on these topics. Stay tuned!

Remember!

Before receiving a treatment or procedure that is expected to cost more than \$300, it is recommended that you ask your dental office to submit a pre-treatment plan to Sun Life. A pre-treatment plan is valid for 180 days from the date indicated on the "Your Expense Assessment".

New Mailing Address for PDSP Appeals

Pensioners' Dental Services Plan
Treasury Board of Canada Secretariat
Insurance Benefits Programs Group
L'Esplanade Laurier
140 O'Connor Street
8th Floor East Tower
Office space 08102
Ottawa, Ontario K1A 0R5

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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