### Pensioners' Dental Services Plan (PDSP)

# ommuniqué

Number 19

### When to contact the Pension Centre

To ensure that your category of coverage, corresponding contribution rate and personal information are up to date, you are responsible for informing the Government of Canada Pension Centre (Pension Centre) about certain life changes, such as:

- A change of address;
- A change in marital status (commonlaw partnership, marriage, separation, divorce, widowed);
- Adding an eligible dependant;
- A dependant child turning 21 and no longer in full-time attendance at a recognized school;
- A dependant child turning 25;
- The death of a covered dependant.

The Pension Centre will be able to provide you with a multi-purpose enrolment form which is used to start, amend, or terminate coverage. Although the Pension Centre processes changes for the Public Service Health Care Plan (PSHCP) and the Pensioners' Dental Services Plan (PDSP), a separate form is required for any changes submitted to the PSHCP. In general, any change in coverage will take effect on the first day of the second month following the date the Pension Centre receives your completed PDSP Enrolment Form.

#### If death occurs:

In the event of your death, your survivor(s) should notify the Pension

Centre as soon as possible, as they may be eligible for coverage under the PDSP as a member in their own right. When a survivor applies for the PDSP within 60 days of the member's death, their coverage will take effect the day following the member's death. If not, coverage will take effect on the first day of the second month following the date the Pension Centre receives the application.

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### Do you have the right category of coverage?

The PDSP has three (3) different contribution rate categories contingent on whether you are also covering eligible dependants. You are responsible for informing the Pension Centre once an ineligible dependant is to be removed.

	Category of coverage	Member's monthly contribution rates
Category I	Pensioner only	\$17.46
Category II	Pensioner and one eligible family member	\$36.85
Category III	Pensioner and more than one eligible family member	\$44.38

# Cancelling PDSP coverage for yourself or a covered family member

You can voluntarily terminate your PDSP coverage, or that of a family member, provided that you and all of your insured family members have been covered under the PDSP for a minimum of three (3) complete calendar years.

**Important Reminder:** If you voluntarily terminate your coverage, generally, you will not be allowed to re-enrol in the PDSP in the future. Some exceptions concerning re-enrolment apply, however. You may re-enrol at a future date if you provide proof



of coverage through one of the following federal government programs:

- The Public Service Dental Care Plan;
- The Veterans Affairs Canada Dental Services Program; or
- That you are an active member of the Canadian Armed Forces or the Royal Canadian Mounted Police (RCMP).

# Treatment plans – Don't risk being out of pocket

Before you proceed with work for any major dental treatment or procedure that will cost more than \$300, it is strongly recommended that you submit a treatment plan with an estimate from your dentist to Sun Life. Sun Life will review and inform you of what would be covered by the PDSP. This approval is valid for 180 days from the date it was submitted to Sun Life.

Treatment plans are specifically recommended for all major procedures and in situations such as:

#### Adult Orthodontics

Each covered person under the PDSP is entitled to a lifetime limit of \$2,500 of orthodontic treatment, subject to the annual deductible.

To be eligible, the initial orthodontic appliance must not be installed prior to the start of your PDSP coverage. However, subsequent orthodontic treatment is eligible under the PDSP if the initial appliance was covered by the Public Service Dental Care Plan (Great-West Life) or as a member of the Canadian Armed Forces or the RCMP.

When submitting a treatment plan, the dental practitioner must clearly indicate the cost, length of treatment and fee breakdown; any financial arrangement and the payment plan or interval.

Treatment plans are required prior to receiving:

### Additional units of scaling & root planing

Each covered person under the PDSP is eligible for six (6) time units of scaling every calendar year (one time unit equals 15 minutes). In cases where a periodontal condition requires additional scaling and root planing, and the condition meets the PDSP guidelines, up to an additional six (6) units can be pre-approved.

When requesting additional units of scaling and root planing, the dental practitioner must include the periodontal charting, procedure codes, fee amount and the reason why additional units are required.

If approved, the additional units of scaling and root planing are valid for three (3) calendar years from the date Sun Life provides approval.

**Reminder:** Additional units of scaling and root planing must be approved prior to the additional units being administered. If required again after three (3) years, additional approval is necessary in advance.

#### Your Opinion Matters!

The 2018 Client Satisfaction Survey will be sent to randomly selected PDSP members, so keep an eye out for it and have your say.

## New Mailing Address for PDSP Appeals

Appeals from members of the PDSP must be sent in writing to the Treasury Board of Canada Secretariat to the following address:

The Pensioners' Dental Services Plan c/o The Treasury Board of Canada Secretariat Benefits Group Insurance Policy and Programs 219 Laurier Avenue West, 8th floor, office 08052 Ottawa ON KIA 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.

