



Pensioners' Dental Services Plan (PDSP)

Communiqué

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Members residing outside of Canada

If you reside outside of Canada, you and your eligible dependants are covered under the PDSP for eligible dental services. The final amount reimbursed is subject to all PDSP co-insurance percentages, deductibles and maximum reimbursement amounts. Regardless of where the dental services are received outside of Canada, your claims will be reimbursed based on the Ontario Dental Fee Guide amounts and the current exchange rate that is provided by the Bank of Canada on a monthly basis. Reimbursements are paid in Canadian funds.

How to submit your claim

Claims for dental services obtained outside of Canada cannot be submitted electronically. Completed and signed paper claim forms can be mailed to Sun Life at:

Sun Life Assurance Company of Canada

Dental Claims Office
PO BOX 6159 - STN CV
Montreal, QC H3C 3A7

To obtain and print a personalized claim form, sign in to the Plan Member Services website (www.sunlife.ca/pdsp) and select **Benefits Centre » Claims » Print claim form**.

Or contact the Sun Life Call Centre at 1-888-757-7427 (Toll-free in North America) or 613-247-5100 (in the National Capital Region) to request a form by mail.

Know your Plan – Common eligible expenses

There are limitations to how often certain services and treatments are covered under the PDSP. The frequency of a service or treatment is calculated from the last date of service of the same procedure.

The table below illustrates some of the most frequently claimed dental services and their frequency limitations:

Service	Frequency Limitations
Dentures	Once every 60 months/5 years
Replacement Crowns	Once every 60 months/5 years
Replacement fillings	Once every 24 months/2 years
Recall examination	Once every 9 months
Tooth extraction	No limitation
Root canal therapy	No limitation
Scaling and root planing	Six time-units of scaling and root planing 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, the limit can be increased up to a total of 12 units every calendar year. For additional information, contact Sun Life.

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



Alternate Benefit Clause (ABC)

The PDSP has an Alternate Benefit Clause (ABC) for specific dental services. This means that the PDSP may allow a reimbursement towards an expense that would normally not be covered or may limit reimbursement to the cost of a less expensive, reasonable and customary dental service.

Treatment plans from your dentist should be submitted to Sun Life for pre-determination. They will inform you of eligible expenses covered under the PDSP, the amount eligible for reimbursement and if an alternate benefit is applicable. Not all services are eligible for an alternate benefit; the estimate can help you decide if you wish to proceed with the proposed treatment. Regardless, the choice of treatment is between you and your dentist.

Reminders

Coordination of benefits

Coordination of benefits between two PDSP members is not permitted. A PDSP member cannot be enrolled as both a member and as a dependant. You may coordinate your benefits with other dental plans provided the other plan is not the PDSP.

Coverage: Three-year rule

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

Important: If you voluntarily terminate your coverage, generally, you will not be allowed to re-enrol in the PDSP in the future. Some exceptions apply. For more information visit the PDSP Plan summary at www.Canada.ca/pension-benefits.

Sun Life emails

Emails received from Sun Life (Sunlife@messages.sunlife.com), the PDSP administrator, to reset your password or to sign in to keep your account active are not spam.

Your password to access the PDSP Member Services 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 click on **Sign-in help** and follow the **Reset your password** instructions.

You can also contact the PDSP Call Centre to request a new password.

2021 Survey results

Last fall, Sun Life conducted a PDSP member satisfaction survey of randomly selected plan members. The survey included questions about plan administration, claims and customer service, as well as plan knowledge and the usefulness of information sources. Below are some highlights from the survey results.

Areas of high satisfaction	(Rated out of 10)
Speed of claim payment	8.77
Conduct of the Customer Service Representative	8.85
Quality of the language of service	8.64
Overall satisfaction with Sun Life as the PDSP administrator	8.07
Overall satisfaction with the administration of the PDSP	8.01

The Public Service Compensation Email Notification System

is an easy way to stay up to date and receive important information about your public service pension and benefit plans. Visit www.Canada.ca/pension-benefits and subscribe!

Digital Services

Only 15% of respondents indicated that they are not yet registered to the PDSP Member Services website, compared to 39% in 2018. The registration process is simple! When you complete registration, you can sign up for direct deposit, online claims submission and view your current coverage information and eligibility. Go to www.sunlife.ca/pdsp and select **Register**. A valid email address is required to complete the process.

The survey is an important tool that helps improve services for all PDSP members. Thank you to those who participated.

IF YOU HAVE QUESTIONS

The PDSP is administered by Sun Life on behalf of the Government of Canada. Sun Life's role is to adjudicate claims and answer benefit-related inquiries. For questions about your PDSP benefits or claims, consult your Member Booklet at www.sunlife.ca/pdsp or contact the Sun Life Call Centre: 1-888-757-7427 (Toll-free in North America) or 613-247-5100 (in the National Capital Region). Call Centre Representatives are available from Monday to Friday, 6:30 a.m. to 8:00 p.m., Eastern Standard Time.



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