

Communiqué

Number 9

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“My Dental Coverage”

We are pleased to announce that a new on-line service, “My Dental Coverage”, will be launched in June 2009. This innovative service has been added to provide quick and easy coverage information specific to you.

When you sign on to the www.sunlife.ca/pdsp website, click on the “my coverage” link, then choose “dental coverage”. You will be asked to specify who the coverage is for and the province in which the service will be received. You will then be able to:

- Find out if you or your family member is covered for a dental procedure by either entering the procedure code provided by your dentist or selecting a service from the comprehensive dental services list;
- View the applicable deductible;
- View the percentage covered by the PDSP;
- View the limitations and maximums; and,
- Verify if you have already submitted a claim for that specific procedure.

These new features are in addition to the services already available on your Customized PDSP Website.

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Your Feedback on “Go Green”

Over a year ago we introduced our “Go Green” strategy making the PDSP Communiqué available on-line. A PDSP Member wrote to suggest we go a step further. He pointed out that his claims are submitted electronically through his dental office. As a result he does not need the pre-printed claim form he receives in the mail with his Claim Statement. It ends up in the trash. You may have noticed that you are no longer receiving a pre-printed claim form when you submit claims electronically.

Seventy-five percent of PDSP claims are submitted electronically. Over the last several months, we worked with Sun Life to eliminate the automatic mail-out of these pre-printed claim forms. By making this small change, we will save approximately 500,000 pieces of paper annually. Please note that the pre-printed claim forms are still sent when a paper claim is submitted. Your feedback is important and valued!

We are pleased to report that over 15,000 PDSP members have signed up for the on-line edition of the PDSP Communiqué. On-line members do not receive a paper copy. They receive an e-mail notification advising them that a new issue is posted. To register, visit www.sunlife.ca/pdsp and follow the easy steps.



PDSP Member Booklet on TBS Website

The PDSP Member Booklet is now also available on the Treasury Board of Canada Secretariat's website. To view or print a copy of the booklet, please access the website at: www.tbs-sct.gc.ca and follow these simple steps:

- 1 From the main page, choose your language of preference (English or Français);
- 2 Under the heading "Most Visited Pages", click on "Pensioners' Dental Services Plan"; and,
- 3 Click on "Pensioners' Dental Services Plan (PDSP) – Member Booklet".

Please note the Member Booklet is still available on Sun Life's website at www.sunlife.ca/pdsp within the PDSP customized website.

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 PDSP Customer Care Centre toll-free at 1-888-757-7427 in North America or 613-247-5100 in the National Capital Region.



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Bridges – How does the Alternate Benefit Clause (ABC) apply?

In the last Communiqué we explained that an Alternate Benefit Clause (ABC) allows payment towards an expense that would not otherwise be covered, or limits payment to the cost of a less expensive reasonable and customary service. This Communiqué discusses how an ABC for bridges is applied.

A bridge is a covered dental service; however, the payment you receive may be limited to the cost of a partial denture. The PDSP has adjudication guidelines that are used to determine when an ABC will be applied. These guidelines reflect standard industry practice and ensure a reasonable and customary level of dental benefit. The guidelines were approved by the PDSP Board and allow Sun Life to adjudicate claims using the same criteria for all Plan Members.

Generally, if you have three spaces or less that need to be filled in an arch, payment for a bridge is approved. However, if you have four or more spaces that need to be filled, the ABC may be applied. In making this determination, other factors may also impact the decision, such as:

- whether the missing teeth were previously replaced by an appliance (e.g. implants, bridge or partial denture); and,
- the condition of the teeth that will be used to support the bridge including the bone and surrounding tissue.

A dental consultant will review information from your dentist on the proposed treatment (e.g. x-rays, clinical notes) and determine what benefits are eligible in keeping with the PDSP Rules and guidelines. You will be reimbursed based on the cost of a partial denture if that would have been the reasonable and customary treatment in your situation. You can still have a bridge installed, but your payment from the PDSP will be based on the cost of a partial denture. Also, in this situation, the Plan will not reimburse the cost to replace any teeth currently missing in that arch in the next 5 years.

It is strongly recommended that you send Sun Life an estimate, before the work begins, for any major treatment or procedure. Sun Life will tell you how much of the planned treatment is covered and whether an ABC will be applied.

Three-year Minimum Membership

If you became a member of the PDSP on or after April 1, 2006, you cannot voluntarily terminate your membership until you and all of your insured family members have been covered under the Plan for a minimum of three (3) complete calendar years. It is important to remember that if you voluntarily terminate PDSP coverage you cannot reinstate this coverage in the future.