

Communiqué

Have Your Claims Processed Faster! Sign up for Direct Deposit

It's efficient – payments are deposited automatically into your bank account.

It's secure – payments can't be lost or stolen.

It's convenient – eliminates the need to go to the bank to deposit a cheque.

If you've already registered with an account ID and password for the PDSP, signing up for Direct Deposit means you get your claims payments directly into your bank account within 24–48 hours of your claim being processed.

If you or your eligible dependents have regular, more frequent orthodontic appointments you'll find this especially useful. Having the money deposited directly into your bank account on a regular basis provides peace of mind as you manage your finances.

Registering for Direct Deposit is easy:

- Log on to www.sunlife.ca/pdsp using your access ID and password
- Select 'Update direct deposit' from the 'Take me to' menu
- Complete your bank details
- Submit
- You're done!

Or

Call our Customer Care Centre at **1-888-757-7427** or **613-247-5100** in the National Capital Region and ask to register for Direct Deposit. Open 8:00am-8:00pm Monday – Friday.

If you don't currently access your PDSP benefits online, you need to have an Access ID and password to use the Sun Life Plan Member Services website.

There are two ways to get these:

Register Online

- Go to www.sunlife.ca/pdsp
- Click 'Need an Access ID? Register now!' You'll need your plan contract number and your certificate number, both of which are on your PDSP benefit card or any of your claims statements.
- From the 'Getting started' page, click on 'Register – benefit plan'.
- From the 'My information' page complete the information required, then click, 'Continue'.
- From the 'My access ID and password' page, click on 'Submit'
- On the 'Confirmation' page, ensure you either, print the card or record your access ID, then click, 'Continue'.
- For security reasons, Sun Life will send your password to you by mail.

By phone

Call the Sun Life Financial Customer Care Centre at **1-888-757-7427** or **613-247-5100** in the National Capital Region, and a representative will set you up for online access. Open 8:00am-8:00pm Monday – Friday.

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Your Opinion Matters!

Stay Tuned for our 2012 Client Satisfaction Survey

In June 2012, we will be conducting a short survey to find out more about your experiences with Sun Life. Sharing your opinions with us gives us the insight we need to evaluate our service, see what we're doing well, and to identify the areas we can improve.

The survey will be sent to randomly selected PDSP members, so keep an eye out for it and have your say!

Web News

During the postal strike in 2011, an increasing number of plan members registered to access PDSP services online and enjoyed the convenience of Direct Deposit.

If you are also a Public Service Health Care Plan (PSHCP) Member

You may already experience the convenience of Direct Deposit if you have registered for this service through the PSHCP. If you'd like to take advantage of Direct Deposit for your dental claims payments too, please take a few minutes to register with the PDSP by following the instructions above.



Understanding Periodontal Conditions (gum disease)

Periodontal diseases are infections of the structures around the teeth. These include the gums, periodontal ligament and alveolar bone. The earliest stage of periodontal disease is called gingivitis, an infection affecting the gums. In more severe forms of the disease, all of the tissues are involved.

Periodontal disease is caused by bacteria in dental plaque. In an effort to get rid of the bacteria, the cells of your immune system release substances that inflame and damage the gums, periodontal ligament or alveolar bone. This leads to swollen, bleeding gums, a sign of gingivitis. Damage from periodontal disease can cause teeth to become loose. This is a sign of severe periodontitis.

Gingivitis

Plaque and tartar become increasingly harmful the longer they reside on your teeth. Bacteria can cause inflammation of the gums called "gingivitis." Gingivitis is a mild form of gum disease that can be reversed with daily brushing, flossing and regular cleaning by a dentist or dental hygienist.

Periodontitis

When gingivitis is not treated, it can advance to periodontitis or inflammation around the tooth where the gums pull away from the teeth and form spaces (called "pockets") that become infected. The body's immune system fights the bacteria as the plaque spreads and

grows below the gum line. Bacterial toxins and the body's natural response to infection start to break down the bone and connective tissue that hold the teeth in place. If not treated, the bones, gums, and tissue that support the teeth become damaged.

Prevention

While bacteria is the main cause of periodontal disease, several other factors can contribute, including pre-existing conditions, genetic makeup, medications, poor nutrition and oral habits, such as smoking and teeth grinding.

You can prevent periodontal disease by practicing good oral hygiene and visiting your dentist regularly. Professional cleanings by your dentist or dental hygienist will keep plaque under control in places that are harder for a toothbrush or floss to reach.

Treatment

Treatment of periodontal disease is usually aimed at controlling the infection. The dental professional removes the plaque through a deep-cleaning method called scaling and root planing. Scaling involves scraping off the tartar from above and below the gum line. Root planing removes rough spots on the tooth root where the germs gather, and helps remove bacteria that contribute to the disease. Depending on how far the disease has progressed, surgical treatment may be required.

Did you know?

The PDSP covers dental services to help you achieve optimal oral health. Basic preventative dental procedures are covered at 90%. For example:

- recall oral exams, once every 9 months
- scaling or root planing, up to six units* per calendar year
 - six additional units may be covered with an approved Pre-Treatment Plan
- polishing, once every 9 months

* one time unit of scaling equals 15 minutes

Major restorative services are covered at 50%. For example:

- crowns, when there is evidence of significant tooth destruction, once every five years
- dentures, once every five years
- root canal therapy

The PDSP covers only charges for reasonable and customary services, with reimbursement based on the appropriate fee schedules in effect the previous year.

For each covered person, including you as the Plan Member and your covered eligible dependants, the maximum reimbursement for eligible dental services per calendar year is \$1,500 (\$750 during the first year if coverage takes effect on or after July 1).

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.

Seeking more Information?
Consult Your Pensioners'
Dental Services Plan
(PDSP) Booklet

If you have questions regarding your dental benefits, your plan member booklet and Rules can help. The booklet is available electronically on www.tbs-sct.gc.ca or at www.sunlife.ca/pdsp.



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