

# Communiqué

## The Importance of Oral Health

Oral health refers to the health of your teeth and mouth. Maintaining good oral health includes keeping your teeth free from cavities and keeping your gums free from disease.

Growing evidence shows that neglecting your teeth and gums, especially for seniors, can cause infections which may be related to illnesses such as diabetes, oral cancer and diseases of the heart and respiratory systems.

Extending the regime you adopted early in life of brushing and flossing supports good oral health and regular dental visits can help to screen for serious diseases including oral cancer. People over the age of 40 have an increased risk for oral cancer, an abnormal growth and spread of cells in

the mouth cavity that can occur in the lips, tongue, cheeks, roof and floor of the mouth and in tissues of the gums and teeth. Therefore, maintaining oral health remains important for seniors and for people who wear dentures.

Since the incidence of oral cancer is higher among seniors, if you are caring for an elderly parent, ask your dentist about ways to support their oral health care. Regular dental visits can help to identify potential problems at an early stage, particularly the detection of oral disease.

### Some tips for maintaining good oral health:

- Brush and floss regularly
- Clean dentures carefully
- Make regular visits to your dentist

## Plan Ahead – Ask Your Dentist to Submit a Pre-treatment Plan (Pre-determination)

Before receiving dental treatment or services that are expected to cost more than \$300, it is recommended that you ask your dental office to submit a pre-treatment plan to Sun Life. Sun Life will then send you an estimate to advise you how much of the planned treatment is covered under the PDSP, and how much of the cost is your responsibility.

While you are encouraged to submit a pre-treatment plan for dental services expected to be in excess of \$300, eligible claims will not be denied on the basis that a pre-determination was not submitted.

A pre-treatment plan is valid for one hundred and eighty (180) days from the date indicated on the "Your Expense Assessment" statement provided by Sun Life. While a pre-treatment plan may indicate that a treatment or service is eligible, there may be limitations or time restrictions that apply. For example, pit and fissure sealants are a covered expense under the PDSP for eligible children, but only prior to reaching age 15. Sun Life may pre-determine that such a treatment is covered if your child is not yet 15, but if the service is rendered only after your child turns 15, it cannot be reimbursed.

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## Did you know?

- By the end of 2010, there were 213,131 plan members in the PDSP.
- In 2010, the total plan costs were approximately \$125 million. These include monies paid out in benefits, administration fees and applicable taxes.
- In 2010, Sun Life Assurance Company of Canada adjudicated approximately 756,000 claims and processed just over 101,000 pre-treatment plans.
- Among the dental services that are covered by the plan, the top three most commonly used services in 2010 were:
  - Diagnostic services such as examinations and x-rays;
  - Periodontic services including scaling and root planing;
  - Minor Restorative such as filling cavities and extracting teeth.



## Your Claims – Timely Submission Means Prompt Payment

It is important to send your claims to Sun Life as soon as possible so they can be processed in a timely manner. Claims must be submitted within 15 months of the date the expense was incurred in order to be entitled to the benefit.

### Submitting a Claim

There are three ways to submit a dental claim:

1. Your dentist's office may have the capability to electronically submit your claim directly to Sun Life. This process, if available, provides faster and more efficient reimbursement of your claims without the need for you to submit a paper claim.
2. You may submit a paper claim by completing the PDSP Claim Form.  
*\*After Sun Life processes your first claim, you will receive a personalized PDSP Claim Form. You are encouraged to use the personalized PDSP Claim Form, which contains pre-printed personal information, including your name and certificate number. It is convenient to use, and simplifies the processing of the next claim you submit. Your dentist's office may have a similar standard claim form that Sun Life will accept.*
3. You can submit your claims over the Internet by visiting Sun Life's password protected web site at [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp). Once you have accessed the web site, you can submit your dental claim online by clicking on the "Submit a Claim" button in the quick link section of the Group Benefit Claims Information page.

Easy-to-use screens will guide you through the process, step-by-step. When you submit your dental claims online, you receive:

- real-time adjudication of your claim and calculation of your reimbursement;
- email notification of your claim status;
- direct deposit of your reimbursement into your bank account.

### Sign up today to access the PDSP Plan Member Website!

If you don't already have an Access ID and password to access PDSP information on-line, it's easy to sign up! Go to [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp), click on **Need an Access ID? Register now!** and follow the instructions. Sun Life will send your password to you by postal mail.

If you need help, you can contact Sun Life at 1-888-757-7427 or at 613-247-5100 in the National Capital Region.

To assist us in our efforts to help the environment and reduce printing costs, we encourage you to view your PDSP Communiqué online. Select the paperless option to 'go green'!

The PDSP is administered by Sun Life Assurance Company of Canada, on behalf of the Government of Canada.

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## Protecting Your Privacy with Secure Messaging

November 1, 2010, Sun Life introduced a new security feature on the Plan Member Services website. The Secure Messaging system allows you to communicate confidentially with Sun Life regarding questions you may have about your dental benefits. The content of the messages you send and receive does not travel across the Internet as unprotected email. Instead, your

messages remain within the protected Sun Life website environment and can only be viewed by you when you sign in to the Plan Member Services at [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp), using your Access ID and password. If you provide your email address when sending a secure message, we will notify you when our response is ready to be viewed on our secure website.

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

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