

Communiqué

The ABC's of the Alternate Benefit Clause

The Pensioners' Dental Services Plan (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.

Here are some examples of the dental services for which the PDSP may apply the ABC if certain criteria are met:

- An implant is not an eligible dental service under the Plan but can be alternated to a bridge or partial denture;
- Bridgework (permanent and/or provisional) is alternated to a partial denture;
- Precious metals for crowns or fillings are alternated when a reasonable substitute is available.

Before beginning a treatment or procedure that is expected to cost more than \$300, you and/or your dentist should submit an estimate for the proposed work. Sun Life will send you a statement outlining what is covered by the Plan, the amount that will be paid 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.

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Correction of Error in Communiqué 13 – April 2012

Please note that on page 2 of PDSP Communiqué #13, there was an error in the section titled "Did you know?". Root Canal therapy is listed as a major restorative service covered at 50%. This is incorrect; root canal therapy is considered an endodontic service and is covered at 90% by the PDSP. We apologize for this error.

Coordination of Benefits with Other Dental Plans

If you and your spouse or common-law partner have dental coverage under another dental plan, you may be eligible to coordinate your benefits and receive up to 100% of your dental expenses. In order to coordinate your benefits and maximize reimbursement under the PDSP, it is important to ensure you and your dependants have the appropriate category of coverage (category II or III as indicated below).

There are three Categories of Coverage under the PDSP; you pay contributions based on your selected category of coverage.

Category I – Pensioner only

Category II – Pensioner and one eligible dependant

Category III – Pensioner and more than one eligible dependant

Coordinating benefits with your dependant's plan:

- If you are claiming expenses for your spouse or common-law partner, the claim must be submitted to their plan first;
- If you are claiming expenses for your eligible children, you must claim under the plan of the parent with the earlier birthday (month and day) in the calendar year;
- The Explanation of Benefits Statement provided by the other plan must be sent to Sun Life for coordination of benefits;

- The combined reimbursement from all plans cannot exceed 100 percent of the actual expenses;
- If you and your spouse or common-law partner are retired from the public service and have coverage under the PDSP, coordination of benefits within the plan is **not permitted**. A person cannot be covered under the PDSP as both a plan member and as a dependant.

If you have additional questions regarding the coordination of benefits, please contact Sun Life at **1-888-757-7427** (toll free) or **613-247-5100** (in the National Capital Region).

Living Outside of Canada and How it Impacts Claims Processing

If you reside outside of Canada, you are covered under the PDSP for eligible dental services. While claim forms cannot be submitted electronically; paper claim forms can be mailed to Sun Life at the following address:

Sun Life Assurance Company of Canada
Dental Claims Office
PO Box 9805 CSC-T
Ottawa ON K1G 6M6

To obtain and print personalized claim forms, you must first register online at www.sunlife.ca/member. Alternately, you can obtain standard claim forms by accessing the Sun Life website or by calling: **613-247-5100** or **1-888-757-7427** (toll-free in North America). If you are calling from outside North America, you must use the local telephone number **613-247-5100**, which can be called collect.

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

The Results are in for the 2012 PDSP Survey

In June 2012, Sun Life conducted a survey about the PDSP. Members were randomly selected to participate in the survey which included questions about claims administration and customer service provided by Sun Life including their level of satisfaction regarding PDSP communications materials.

Results showed that overall, PDSP members are satisfied with the Plan and the services they receive from Sun Life. The survey identified that members who have registered to access Sun Life's online services are pleased with its features which include:

- Direct Deposit and paperless claim statements;
- Status of claims and claims history viewing; and
- Eligibility for their next dental exam.

The survey also revealed that close to 60% of members have not accessed Sun Life's online services. If you have not yet registered, you can do so by following these simple steps:

1. Go to www.sunlife.ca/PDSP
2. Click on **'Register now!'** and follow the instructions

Remember, you will need your Contract and Certificate numbers.

Thank you to members who took the time to complete the survey. The findings and your comments will assist Sun Life to improve services for all PDSP members.

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

Survey Says...

- Over 85% of respondents rated Sun Life's administration of the PDSP an 8 out of 10.
- 85% rated Sun Life 8 out of 10 in terms of speed and accuracy of claims payments.
- The majority of respondents reported consulting the Sun Life call centre to help them better understand the Plan:
 - Of those, over 80% rated 8 out of 10 for the conduct and clarity of information provided by representatives at the Sun Life call centre.
- The majority of respondents noted they consulted the PDSP Member Booklet to obtain plan information and rated this resource 8 out of 10 in terms of usefulness.
- Of the respondents who consulted the PDSP Communiqué, 70% rated this resource 8 out of 10.

Many survey respondents reported they did not have a good understanding of PDSP topics such as the yearly plan maximum, enrolment for survivors and eligibility for students and would appreciate more information on these topics. As a result, upcoming Communiqués will focus on these topics to increase members' understanding.

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.



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