

## Snowbirds

Are you travelling south this winter? If you require dental services while you are outside Canada, the Pensioners' Dental Services Plan (PDSP) is here for you. The PDSP will pay claims for eligible dental services you receive out-of-country, based on the relevant previous year fee guide of the province or territory where you normally live. Claims will be paid in Canadian funds.

**What does this mean to you?** You may be charged more for dental services out-of-country than the amounts specified in your home province or territory fee guide. However, your reimbursement will not be calculated based on the amount you paid. Rather, your claims will be reimbursed based on the amounts specified, for the same service, in the fee guide of your home province or territory.

Fees for dental services outside Canada can sometimes be less than the amounts specified in the relevant fee guide in your home province or territory. In that case, your claims will be reimbursed based on the actual cost of the service.

No matter where you receive dental services, the final amount you will be reimbursed is subject to the normal PDSP co-insurance percentages, deductibles and maximum reimbursement amounts. Don't let a lost filling or a cracked tooth ruin your vacation when the PDSP can help.

## Address Change (PDSP)

The Public Service Pension Centre (PSPC) in Shediac, New Brunswick provides PDSP enrolment services for pensioners receiving *Public Service Superannuation Act (PSSA)* and *Royal Canadian Mounted Police Superannuation Act (RCMPSA)* pensions. You can call the PSPC toll free at 1-800-561-7930 if you have questions on eligibility or need a PDSP form. The new mailing address for PDSP forms and correspondence is:

Public Works and Government Services Canada  
Public Service Pension Centre  
P.O. Box 5244  
Shediac, NB E4P 8T8

Please continue to direct questions about your claims and the benefits payable under the PDSP to the Sun Life Customer Care Center. Our toll free number is 1-888-757-7427. If you live in the National Capital Region, you can call 613-247-5100.

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## Go Green

Going green does not mean “going without”. For 16,975 pensioners, information such as this Communiqué and other services are delivered electronically through our web site at [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp). For these individuals, access to a library of information is available, including the last six publications of this PDSP Communiqué. Each issue contains educational articles about different aspects of your benefit. For example, Communiqué 5 provides information on Fee Guides, Communiqué 6 discusses coordination of benefits, and Communiqué 7 introduced good news on Root Planing and Scaling services.



## Cancelling PDSP Coverage – What You Should Know

You can voluntarily terminate your PDSP membership once you and all insured family members have been covered for a minimum of three complete calendar years. If you are thinking of cancelling your coverage, you should be aware that you will not be allowed to re-enrol in the PDSP at a future date.

There is an exception to this rule. You can terminate your PDSP coverage and re-enrol at a future date only if you provide proof that you have coverage:

- Under the Public Service Dental Care Plan;
- As an active Canadian Forces or RCMP member; or
- Through the Veterans Affairs Canada Dental Services Program.

Since members in these three situations will have dental benefits through another federal government program, re-enrolment in the PDSP is allowed. You can keep your PDSP coverage if you are covered under the Public Service Dental Care Plan and claim benefits under both. The choice is yours. You are encouraged to consider your future dental needs before making a decision.

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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## Fillings, Inlays, Onlays and Crowns

The PDSP covers the reasonable and customary dental treatment needed to repair a damaged tooth. Where a filling is used to repair the damage, the PDSP will pay 90% of the eligible expenses. However, the PDSP will not reimburse the cost of a filling on the same tooth and surface within two (2) years following the treatment.

Your dentist may suggest an inlay rather than a filling. Inlays are custom made in a lab to fit a prepared cavity. The PDSP does cover inlays, however, the amount you are reimbursed may be based on the cost of a composite filling. This “alternate benefit” would be paid if a filling is the reasonable and customary treatment to repair the damage to your tooth.

Depending on the extent of damage to your tooth, your dentist may recommend placement of an onlay. An onlay is similar to an inlay. It is used when more extensive reconstruction is required, for example, when one or more cusps (the tips on the biting surfaces of your teeth) must be replaced. An onlay allows more of your natural tooth surface to be conserved. Onlays are subject to the same limitations as crowns.

In cases of more severe and extensive damage, a crown may be required. A crown is an onlay which completely covers all surfaces of a tooth. The PDSP will pay, once every five years, 50% of the eligible expense to replace a crown or onlay that cannot be made serviceable. If you did not make a claim under the PDSP for the crown or onlay that is being replaced, the five year exclusion criteria will not be applied. This is the only situation where the PDSP will pay for a replacement crown or onlay that is less than five years old, assuming all other eligibility criteria are met.

## Does the PDSP cover Dentures and Relines?

The PDSP will pay for new dentures as well as replacement dentures if your current ones are at least five years old and cannot be made serviceable. The Plan will pay 50% of the eligible expenses, after the deductible has been satisfied. The PDSP also covers the cost of a denture reline every three years. A reline is a procedure to add material to the base of your denture so it will fit properly. A reline may be required when tissue changes occur, i.e., gum shrinkage, due to such circumstances as tooth or bone loss, ageing or disease/illness. Relines are covered at 90% of the eligible expense, after the deductible has been satisfied.

## Choosing a Procedure

The PDSP covers the cost of procedures used to treat both basic and major dental problems. You may have options when deciding which procedure will be used to correct your particular dental problem, and there can be significant differences in the cost of each alternative procedure. When you need dental treatment, ask your dentist what options are available, and the cost of each.

Before starting a treatment or procedure that will cost more than \$300, we strongly recommend that you and/or your dentist submit an estimate of the proposed work. With this information we can prepare an Expense Assessment (i.e. a Predetermination of Benefits statement). This will let you know, in advance, if the proposed work is covered and how much of the estimated cost will be paid by the PDSP. You can then decide if you want to go ahead with the proposed procedure or choose a different option.