

# Communiqué

## Understanding your coverage

The best way to take full advantage of your dental coverage is to understand its features. The following provides information to keep in mind before visiting the dentist.

### Annual maximum:

The Pensioners' Dental Services Plan (PDSP) will reimburse you for eligible dental claims up to the annual maximum reimbursement of \$1,500 per covered person, per calendar year, after the yearly deductible has been satisfied. If your coverage starts in the second half of the year (i.e., on or after July 1st of that year), the maximum amount that the Plan will reimburse for that calendar year is \$750.

### Deductible:

Before your eligible expenses are reimbursed, you must pay an annual deductible, which is \$25 for one covered person or \$50 for more than one covered person. These amounts are subtracted from your first claim(s) of the year. After the deductible amount has been satisfied, claims will be paid up to the percentage of coverage allowed under the Plan.

### Co-payment amount:

After the annual deductible amount has been satisfied, the Plan will reimburse

you for a percentage of the cost of the covered expenses (i.e., 90% for eligible basic dental services, and 50% for eligible major dental services). The remainder (i.e., 50% for major services and 10% for basic services) is the amount that you are required to pay toward each eligible expense. This is referred to as the co-payment amount.

### Services:

The PDSP provides coverage for three categories of dental services; Basic, Major and Orthodontic.

- Basic dental services are reimbursed at 90% and include services, such as scaling and cleaning. Basic services also include endodontic and periodontic procedures, such as root canals and oral surgery.
- Major dental services are reimbursed at 50% and include services, such as crowns, bridges and dentures.
- Orthodontic services, such as braces or retainers, are subject to a separate lifetime maximum of \$2,500 for each covered person.

### Limitations:

There are limitations to how often certain services and treatments are covered under the Plan.

The frequency of a service or treatment is calculated from the last date of service of the same procedure, based on the calendar month. For example, if you received a cleaning on June 15, 2016 your next eligible cleaning would not be until March 15, 2017 (once every 9 months). Visit the website at [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp) or refer to the PDSP Member Booklet to find out which procedures have a frequency limitation.

The chart below illustrates some of the most frequently claimed dental services and their reimbursement and frequency limitation.

| Service            | Reimbursement | Frequency Limitation |
|--------------------|---------------|----------------------|
| Examination        | 90%           | Once every 9 months  |
| Fillings           | 90%           | Once every 24 months |
| Tooth extraction   | 90%           | No limitation        |
| Root canal therapy | 90%           | No limitation        |
| Crown              | 50%           | Once every 60 months |
| Denture            | 50%           | Once every 60 months |

The chart below illustrates an example of how eligible expenses are calculated.

| Dental Service   | Amount Spent | Eligible Expense <sup>1</sup> | Minus the Deductible | Reimbursement % of Eligible Expense | Paid by PDSP | Co-payment <sup>2</sup> (You pay) |
|------------------|--------------|-------------------------------|----------------------|-------------------------------------|--------------|-----------------------------------|
| Check-up (Basic) | \$165        | \$160                         | \$160 - \$25 =       | \$135 at 90% =                      | \$121.50     | \$13.50                           |
| Bridge (Major)   | \$2,600      | \$2,500                       | Already paid         | \$2,500 at 50% =                    | \$1,250      | \$1,250                           |

<sup>1</sup> Up to the amount quoted in the applicable Dental Association Fee Guide in effect the previous year. <sup>2</sup> Any amounts over the \$1,500 annual maximum are paid by the member.



## Get the most out of your plan

If you are not already registered for online services, now is the time to do it!

- Go to [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp), click on 'Register now!' and follow the instructions.

You will need your Plan contract number and your certificate number, which can be found on your PDSP

benefit card or any of your claim statements. By including your email address on file, you have the added value of faster receipt of notifications and immediate access to paperless options and communications.

While updating your account, be sure to sign up for direct deposit. Once in

place, your payments for eligible claims processed by Sun Life will be deposited directly into your bank account within 24 – 48 hours. You will receive an email notification that your claim has been processed, making your correspondence with Sun Life not only faster and easier, but more environmentally friendly.

## Important member information

### When to call Sun Life?

If you have questions about your PDSP benefits or claims, you should visit the Sun Life website at [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp) or contact the Sun Life Call Centre:

1-888-757-7427 Toll-free in North America or 613-247-5100 in the National Capital Region.

Call Centre Representatives are available to take your calls from Monday to Friday, 6:30 a.m. to 8:00 p.m., Eastern Standard Time.

### When to call your Pension Office?

If you have questions about changes to your level of coverage or need to update personal information following a move or life event (e.g., divorce, death of a spouse, children over 21 years of age), contact your Pension Office to ensure your records are up to date.

The contact information for your Pension Office is detailed under Section D of your PDSP Enrolment Information Booklet which can be viewed at: [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp)

### Can you appeal a decision?

In the event you disagree with a decision regarding claims or eligibility, an appeal process is available. Prior to submitting an appeal, you should first attempt to resolve the issue, as an appeal may not be necessary. You can do this by

verifying the Plan details found in your Member Booklet or the Plan Rules. These documents can be accessed at the following website: [www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp)

#### Claims related issues

- If the issue is claims related, you may contact Sun Life where a Call Centre Representative is available to discuss your claim(s).

#### Eligibility related issues

- If the issue is related to eligibility, you may contact your Pension Office to discuss the matter with a Pension Office Representative.

If you feel the issue is not resolved, you can submit a letter indicating that you wish to appeal the decision of Sun Life or your Pension Office.

Appeals must be sent in writing to the following address:

The Pensioners' Dental Services Plan  
c/o Treasury Board of Canada Secretariat  
Insurance Benefits Programs Group  
L'Esplanade Laurier  
140 O'Connor Street  
8th Floor East Tower, #08102  
Ottawa, Ontario K1A 0R5

### New claims mailing address

#### Coming soon!

Effective March 31, 2017, the Ottawa PO Box will be closed. The next time you submit a claim form, ensure you mail it to the new address indicated below.

Sun Life Assurance Company of Canada  
PO Box 6159 Stn CV  
Montreal QC H3C 3A7

Visit the Sun Life website now to print an updated claim form.

[www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp)

**Note:** After March 31, 2017, any claims sent to addresses other than the one listed above will be returned to you.

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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