

PDSP Communiqué

Number 3

March 2006

A newsletter for members of the Pensioners' Dental Services Plan (PDSP)

Publications Mail Agreement No. 40064862

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Keeping you informed

The *PDSP Communiqué* is a newsletter that keeps over 150,000 PDSP members informed of the benefit and administrative details of their dental plan.

Good News! Reduced PDSP Contribution Rates

The PDSP has made several Plan design changes that will be effective April 1, 2006.

Monthly contribution rates* will be reduced effective April 1, 2006. If you are already a PDSP member, your new deduction will automatically be reflected on your March 2006 pension cheque. You do not have to contact your pension office or the Plan Administrator to benefit from these rates.

Category		From	To
I	Pensioner only	\$16.00	\$12.50
II	Pensioner and one eligible family member	\$31.96	\$25.50
III	Pensioner and more than one eligible family member	\$47.96	\$36.20

*Plus any applicable provincial taxes

Did you know?

- In most cases, dental fillings should last well beyond two years. However, when required, your Plan will reimburse the reasonable and customary amount of an expense incurred for the replacement of an existing filling as long as the original filling was at least 24 months old.
- The difference between relining and rebasing a denture? Relining is resurfacing the fitting surface of a denture with new material. This can be achieved chair side or in a laboratory. Rebasement is essentially the same technique, except that it can be performed only in a laboratory where the

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New Enrolment Rules

Previously, pensioners who wished to join the PDSP had to enroll in the Plan within 60 days of the effective date of their pension entitlement. Effective April 1, 2006, the PDSP Rules allow eligible pensioners to enroll at **anytime**. The deadline for enrolment has been removed. Similarly, members who wish to extend Plan coverage to eligible family members may do so at anytime.

Pensioners who enroll in the PDSP within 60 days of their pension entitlement date will be covered under the Plan from that date. PDSP coverage for pensioners who enroll after the initial 60 days will start the first day of the second month after their pension office receives a properly completed and signed enrolment form. For example, if a pensioner retires February 1 and the appropriate pension office receives a completed enrolment form May 1, PDSP coverage will only start July 1.

With the removal of the enrolment deadlines, it is no longer necessary for pensioners who have dental coverage elsewhere to complete a PDSP form to defer enrolment. Please note that if you deferred your coverage in the past, you will be subject to the PDSP Rules in place as of the date your coverage begins.

It is also important to note that, in keeping with the removal of the enrolment deadlines, the minimum membership period has been extended from two (2) to three (3) complete calendar years. Thus, pensioners who enroll themselves or add eligible family members after April 1, 2006 will be able to voluntarily leave the Plan only after they have been members for three (3) complete calendar years.

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palate of the denture is removed and a new one is waxed in before the procedure. The cost of either procedure is eligible for reimbursement once every 36 months under the PDSP.

- Eligibility for reimbursement of certain dental services is time limited. For example, the cost of a recall examination, or for polishing of teeth, as well as for certain x-rays is eligible to be reimbursed only once every nine (9) months. The cost to replace dentures or crowns is eligible for reimbursement every five (5) years, but only if these appliances cannot be repaired or made serviceable. Such cost containment measures help to ensure the Plan's financial sustainability and to maintain contribution rates at affordable levels for the majority of pensioners.
- In order to receive benefits under the PDSP, you must submit your claims no later than 15 months after you have received the dental services.
- You can use Sun Life's Internet Services to file a claim, have your payment deposited directly into your bank account, download a copy of the booklet and much more. Visit www.sunlife.ca to register now!

However, a member may cancel coverage for a spouse at an earlier date if the member and the spouse have entered into a formal separation agreement and the spouse consents in writing to the cancellation. Pensioners who voluntarily cancel coverage for themselves and eligible family members will not normally be able to join the Plan again.

Take note: If you become re-employed and a member of the Public Service Dental Care Plan, or entitled to dental services as a member of the Canadian Forces or RCMP, or Veterans' Dental coverage, you may stop your PDSP coverage (if you do not want coordination of benefits) and rejoin at a later date.

Enrolment Process

Currently, the PDSP's Plan Administrator, Sun Life Assurance Company of Canada (Sun Life) manages the enrolment process of the Plan, including changes in coverage. **Effective June 1, 2006**, this function will be assumed by Public Works and Government Services Canada along with the applicable pension offices. This means that effective June 1, 2006, if you want to enrol, or change your coverage to add or remove a family member, you must contact your pension office to obtain the appropriate forms. Sun Life will continue to adjudicate your claims.

For more information, please call the PDSP Enrolment Call Centre at **1-866-551-8189** (toll free in North America) or **560-7703** (locally in the National Capital Region).

Other Plan changes

Treatment Plan

We highly recommend that you or your dentist submit a treatment plan (estimate of the proposed work, including expenses) before beginning a procedure that will cost more than \$300. Effective April 1, 2006, the treatment plan will be valid for 180 days from the date on which it is submitted to Sun Life.

Licensed dental Hygienist

Services provided by an independent licensed dental hygienist may be eligible for reimbursement. This change applies only if the service is performed in a province where dental hygienists are licensed to provide such services without the direct supervision of a dentist or dental specialist.

Adult orthodontics

Charges for adult orthodontics will now be covered, to a lifetime limit of \$2,500 per covered person, where the work was initiated while covered under either the PDSP or the Public Service Dental Care Plan.

Definition of a foster child

The definition of an eligible child has been clarified and can include a child who is not an adopted child or a step-child but who is financially dependent on the plan member (or the member's spouse or common law partner) for support and maintenance, who is in the care and custody of the member or the member's spouse or common law partner and with whom the member has a lengthy relationship, like that between a parent and a child.