

# Bulletin



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## Does your PSHCP coverage continue when you retire?

Yes, pensioners are eligible for coverage under the PSHCP when receiving a public service pension. If you choose to continue your PSHCP coverage as a pensioner and you are not changing your level of coverage, you can simply complete a form provided by your compensation advisor upon retirement or by your Pension Centre. Please be aware that your claims will not be processed until the transition from an active employee to a pensioner is complete.

During this transition period, if a claim is declined at your pharmacy (if using your benefit card), or by Sun Life (if submitting a paper claim), you should resubmit the claim to Sun Life once you notice that the PSHCP deduction is taken from your pension cheque. Sun Life will reprocess your claim and issue a reimbursement if the expense is eligible under the Plan. Should you require maintenance medication such as insulin, you may wish to purchase a sufficient quantity prior to your date of retirement or pay out-of-pocket for your medication and submit the claim at a later date. Please note there is a 100-day supply limit on the purchase of prescription medication. To avoid problems with refilling your prescription too soon, contact the PSHCP Call Centre to request prior approval of your intended purchase.

If you are changing your level of coverage at the time of your retirement or after, you must apply to do so through your Pension Centre. In the event of such a change request, please be aware that a waiting period may ensue. This waiting period can run concurrently with that of the transition period from an active employee to a pensioner but may not be identical. Once your change request is processed, Sun Life will be advised and the new contribution amount will appear on your pension cheque. Claims submitted after this change occurs will be processed at the new coverage level.



# Your PSHCP Dental Benefit

We receive numerous inquiries concerning the Plan's Dental Benefit coverage. The PSHCP covers dental work required for natural teeth that have been injured in an accident and some specific oral surgical procedures that are not accident-related. These benefits are separate from those covered by dental care plans. If you are covered under the Public Service Dental Care Plan, the Pensioners' Dental Services Plan, the RCMP Dependants Dental Care Plan, or the CF Dependants Dental Care Plan, claims for expenses incurred for the treatment of an accidental dental injury should first be submitted to the PSHCP.

The PSHCP provides reimbursement for the services of a dental surgeon and costs for dental prosthesis required for the treatment of a fractured jaw or accidental injury to natural teeth. The fracture or injury must be caused by an external and violent blow to the mouth – not associated with normal day-to-day behaviour such as cleaning, chewing, and eating. The treatment must be completed within 12 months following the accident, or in the case of an eligible dependant child under 17, before their 18th birthday. The PSHCP does not provide reimbursement for other dental claims such as cleanings, scaling and routine restorations. These claims should be submitted to your dental care plan.

The PSHCP also provides reimbursement for a list of specific oral surgical procedures performed by a dentist. Some of the most common eligible procedures include osteoplasty, gingivectomy, removal of impacted teeth, biopsy, apicoectomy, etc. A complete list of eligible procedures can be found in the PSHCP Member Booklet located on the Plan Member Services website.

Your dentist will send a predetermination of benefits to Sun Life to determine the eligibility of a specific oral surgical procedure. If you are covered under any other dental care plan, claims for expenses incurred for the treatment of an oral surgical procedure should first be submitted to the other dental care plan(s).

Eligible expenses under the PSHCP Dental Benefit are reimbursed at 80% of the current applicable fee guide, once the Plan's annual deductible amount is satisfied.

If two or more courses of treatment are considered, the PSHCP will pay for the lesser of the two treatments.

## Do your research before you receive treatment

The PSHCP covers some paramedical services, such as physiotherapy and psychology. However, there are certain limitations to the coverage for these services under the Plan.

As per the PSHCP Plan provisions, to be eligible for reimbursement under the Plan, most paramedical services require a prescription from a physician who is licensed to practice in your province or territory. This prescription should be included with your claim unless it is already on file with Sun Life.

Under the Medical Practitioners Benefit, paramedical services must be performed by qualified practitioners who are registered, licensed and practicing in the province or territory where the services were rendered. Before incurring any treatment costs, we encourage you to research any provider that you are considering to ensure they have the appropriate credentials.

Some services have a maximum limit that can be claimed during any given calendar year. For example, the maximum that can be claimed for the services of a naturopath during a calendar year is \$300. This limit refers to the maximum eligible expense that can be claimed, not to the maximum amount that may be reimbursed to you. Reimbursement under the PSHCP for a naturopath's services is 80% of the maximum covered eligible expenses, after the annual deductible has been satisfied.

There are other limitations that apply to specific paramedical services. Please consult your PSHCP Member Booklet located on the Plan Member Services website or contact the PSHCP Call Centre to confirm the specific limitations.

# Your PSHCP Hospital Benefit

The PSHCP Hospital Benefit provides reimbursement for charges not covered by your provincial health care plan. Reimbursement is **up to specified dollar amounts**, for daily hospital accommodation charges in a licensed hospital. The benefit does not cover semi-private and private accommodations specifically, but rather, provides a specified dollar amount per day.

A licensed hospital is defined as a legally licensed hospital that provides facilities for diagnosis, major surgery and the care and treatment of a person suffering from disease, or injury on an in-patient basis, with 24-hour services by registered nurses and physicians. In order to be eligible under the PSHCP, treatment for mental illness, drug and alcohol addiction must be obtained in a legally licensed hospital as defined by the Plan. Please note that licensed hospitals **do not include** nursing homes, homes for the elderly, rest homes or other facilities providing similar care.

The specific dollar amount you are covered and reimbursed for depends on which hospital coverage level you choose: Level I, Level II, or Level III.

Whether you are residing in Canada, or out-of-country, all PSHCP members must be covered under one level of the Hospital provision. The eligible expenses are reimbursed at 100%, and deductibles and co-payment do not apply.

The maximum amount payable for each level is:

- **Level I = \$60/day**
- **Level II = \$140/day, and**
- **Level III = \$220/day**

The costs for semi-private and private hospital accommodation vary by hospital and by region.

In some cases, a hospital may charge more than the maximum amount payable under Level I, II or III of the Hospital Benefit. In this situation, you must pay the difference between the actual hospital charge and the maximum amount payable under the level of hospital coverage you have chosen. For example, if you currently have Level II coverage and the hospital

charges in excess of \$140/day/room, the hospital may require you to pay for the difference in cost when you are discharged.

You should ensure that your level of hospital coverage is adequate and reflects the daily rates at your local hospital(s) for the type of hospital accommodation that you select. To determine the current daily rates in your area, we suggest that you call your hospital and confirm the cost for semi-private and private accommodation.

If you wish to amend your level of hospital coverage, contact your compensation advisor or your pension centre. Unless otherwise specified, there is a three-month waiting period before the change takes effect. This waiting period can be waived in certain circumstances, such as if the application is received within 60 days of acquiring coverage for a spouse or a dependant child. If you do choose to increase your level of hospital coverage, your monthly contribution rate toward the Plan will also increase. For a listing of the rates, please visit *Your Public Service Pension and Benefits* web portal at [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca).

Currently over 300,000 members receive paper copies of the Bulletin. This translated to 600,000 sheets of paper in 2012 alone.

## Your PSHCP Bulletin is going “Green”!

As previously communicated in the PSHCP Bulletin 26, we are working to take our “Green” initiative further as we look for new ways to more effectively manage your Plan and help ensure its long-term sustainability by increasing the electronic distribution of the Bulletin.

If Sun Life has your current e-mail address on file, when a PSHCP Bulletin is published you will receive an e-mail notification informing you that a new Bulletin has been posted to the Sun Life and the Federal PSHCP Administration Authority’s websites. You can then view it electronically.

If you have not already provided your e-mail address to Sun Life, you are encouraged to do so in order to receive an e-mail notification rather than a paper copy of this bulletin. It is important that you keep your contact information, including your e-mail address, up-to-date on Sun Life’s Plan Member Services website at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp) using your access ID and password.

If you are not registered on Sun Life’s Plan Member Services website, you can obtain your access ID and password either on-line or by telephone.

Please note that as part of our “Green” initiative, we will no longer be printing the **Member’s Booklet** or **application/amendment forms**. You may download the booklet from Sun Life’s website at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp) and the forms from the PSHCP Administration Authority’s website at [www.pshcp.ca](http://www.pshcp.ca).

### On-line

Go to [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp), click “**Register Now**” and follow the instructions. You will need your PSHCP contract number (55555) and your certificate number; both are on your PSHCP benefit card and your claims statements. To ensure your privacy and security, Sun Life will send your password to you by mail.

### By Telephone

Call the PSHCP Call Centre at **1-888-757-7427** (toll free in North America) or **613-247-5100** in the National Capital Region Monday to Friday 6:30 a.m. to 8:00 p.m. ET, and a representative will assist you in setting up your on-line access.

### Member Satisfaction Survey – Coming in 2013

Sun Life will be distributing a short survey to determine member satisfaction with its service delivery and with the Plan overall. The survey will include questions about your experience with positive enrolment, claims processing, communication materials, and issues related to the administration of the Plan.

Members will be randomly selected to participate in the survey. If you receive an invitation to complete the survey, we strongly encourage you to make your opinions known. Member responses will be kept anonymous.

The *PSHCP Bulletin* is produced by the Federal Public Service Health Care Plan Administration Authority to provide benefit and administrative information about your health care plan.

If you have any questions about the content of this bulletin, please contact Sun Life at 1-888-757-7427 toll-free from anywhere in North America or 613-247-5100 in the National Capital Region. If you would like to change your mailing address for future bulletins, you may do so online at [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp).

