

## Options for Annuitants on 35 Day Consecutive Break For the CF Dental Care Plans

This advisory has been prepared in order to inform CF annuitants serving in the Reserve Force of their options with regard to their dental and health insurance when required to take a 35 day break.

### Dental

Members on mandatory break(s) in service are not eligible to participate in the CF Dental Care Plans. Coverage ceases on the last day of service before the break and recommences on the first day of a member's return. During the break(s), members will be responsible for their own dental expenses. Exceptions are possible for orthodontics and certain treatments begun while the member was serving e.g. root canals, but these are rare. See the CF Dental Care Plan Booklet for details.

There are three possible scenarios for dental care coverage for CF Annuitants during their breaks in service:

Scenario #1: The annuitant accepts the fact that they have no dental coverage under the CF or PDSP during their 35 day break and pays for any dental expenses occurring during the break.

Scenario #2: The annuitant has dental coverage as a dependant under their spouse's plan and dental expenses will be re-imbursed through that plan only.

Scenario #3: The annuitant can become covered as a pensioner under the Pensioner's Dental Services Plan (PDSP). This provides you and/or your dependant(s) with constant coverage that remains unaffected by the 35 day break.

Coverage under the Pensioners' Dental Services Plan (PDSP) is only available to an eligible pensioner who initially deferred PDSP coverage and who elects to activate coverage under the PDSP during their break.

#### What is the Pensioners Dental Services Plan (PDSP)

The PDSP is a voluntary contributory dental care plan for public service pensioners. It was introduced on January 1, 2001. An eligible pensioner may defer making an application for membership if the eligible pensioner has coverage under another dental plan or has Veteran's Coverage. An eligible pensioner who wishes to defer application for membership must, within 60 days, so notify the Administrator in

writing in the prescribed form and provide proof of that coverage to the satisfaction of the Administrator.

### **What to do to activate PDSP coverage**

Members must apply to activate coverage under the PDSP within 60 days of the cessation of coverage under the CF Dental Plans. This will necessitate the submission of an application form and payment of PDSP contributions from your pension payments for the period of each and every break. Applications to join the PDSP will take 2 -3 months to process for each break. Members will be deducted the full monthly premium in order to be covered for a partial month.

Full information and enrolment forms for the PDSP can be obtained by calling Sun Life Assurance Company at 1-888-757-7427 (toll free in North America) or 247-5100 in the National Capital Region.

### **What to do on return after the break**

When resuming active Class C service members must contact their Orderly Room and request a new Dental Start in Peoplesoft in order to register as a participant in the Dependants Dental Care Plan.

Those resuming active Class B service must terminate their coverage under the PDSP in order to participate in the Primary Reserve Dental Care Plan.

Members who take multiple breaks throughout the year in lieu of one 35 day break will be required to complete this administrative process for each and every break.

Do not assume that this ensures smooth coverage. Movement in and out of the PDSP for short periods, (when not covered by the CF Dental Plans), will be administratively cumbersome and delays in stopping and starting contributions and coverage can be expected. There may be restrictions on dental services for members who enter and leave the plan. This could seriously affect any reimbursement on lengthy dental procedures.

### **Roles and Responsibilities**

DPSP is the OPI for the CF Dental Care Plans. The CF Dental Care Plans comprise of the Dependants Dental Care Plan and the Primary Reserve Dental Care Plan. These plans are administered by Great-west Life Assurance Company of Canada.

The Treasury Board of Canada Secretariat is the OPI for the Pensioners' Dental Services Plan (PDSP), which is administered by Sun Life Assurance Company of Canada. It has separate rules and provisions from the CF Dental Plans.