

Communiqué

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Q&A: Coverage for a dependant child between the ages of 21-25

PDSP coverage for a dependant child ends at age 21, unless the child is unmarried and in full-time attendance at an accredited school, college or university. Dependants meeting these eligibility criteria will be covered under the PDSP between the ages of 21-25, as long as they continue to meet these criteria.

Coverage ends when your dependant reaches age 25 or on the last day of the month in which your child no longer qualifies as an eligible child under the PDSP. For example, if your child graduates from post-secondary studies on April 18, their coverage will end on April 30. You may wish to contact your Pension Centre if a change in category is required.

My dependant child is 21+ and no longer in full-time attendance at a recognized school. Whom do I notify?

PDSP members are responsible for reporting changes to their child's student status to their Pension Centre. If this applies to you, complete, sign and mail a PDSP enrolment form to your Pension Centre to amend your coverage. This form can be obtained by calling your Pension Centre.

My dependant child is turning 25 and is still a full-time student. Are they still eligible for coverage under the PDSP?

Coverage as a dependant under the PDSP ceases once a child turns 25, even if they are in full-time attendance at an accredited school. You must contact your Pension Centre as there may be a change in your contributions.

My child is not returning to an accredited school. When does their coverage end?

If your child terminates their schooling or does not re-enrol, their coverage will cease at the end of the academic year (April). You must contact your Pension Centre to amend your coverage.

My child is on a break from school. Are they still eligible for coverage under the PDSP?

Coverage as a dependant under the PDSP for eligible students is suspended at the end of each academic year and is reinstated when your Pension Centre receives proof of re-enrolment. For example, if your child's school term is from September to April, claims cannot be submitted from May to August. Once coverage is reinstated, any dental work completed during the summer months can be submitted for reimbursement under the PDSP.

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Amending your coverage and updates to personal information

You are responsible for keeping your coverage and personal information up to date. If you want to amend your level of coverage or update your personal information following a move or life event (e.g. divorce, death of a spouse, children over 21 years of age), contact your Pension Centre.



Enrolment for survivors

In the event of your death, your survivor(s) should notify your Pension Centre as soon as possible. They may be eligible for coverage under the PDSP as a member in their own right if they are entitled to a public service pension plan survivor benefit.

Step 1: Your survivor must contact the **Government of Canada Pension Centre** (Pension Centre) by telephone at 1-800-561-7930 (toll-free in Canada and the US) or 506-533-5800 (international) or by mail at:

Public Services and Procurement
Canada
Government of Canada Pension Centre
– Mail Facility
PO Box 8000
Matane QC G4W 4T6

Additional Pension Centre contact information can be found in Section D of the **Pensioners' Dental Services Plan enrolment information and plan summary** at www.sunlife.ca/pdsp.

Step 2: The Pension Centre provides your survivor with a PDSP multi-purpose form. Your survivor must complete the required sections of the form as per the instructions provided and return it to the Pension Centre.

Forms received within 60 days following the member's death:	Coverage for eligible survivors will take effect the day following the member's death.
Forms received more than 60 days following the member's death:	Coverage for eligible survivors will take effect on the first day of the second month following the date the Pension Centre receives the form.

Step 3: Your survivor receives a PDSP Welcome package.

Step 4: Your survivor registers online on the PDSP Member Services website at www.sunlife.ca/pdsp in order to:

- Submit claims online
- Sign up for direct deposit
- Manage email notification settings

Coverage then continues for as long as the survivor remains entitled to an ongoing public service pension plan survivor benefit and the required contributions are paid.

Reminders

Annual maximum: The PDSP annual reimbursement maximum for each covered person is \$1,500. This is for both basic and major dental procedures. In cases where coverage for the PDSP starts in the second half of the year (July 1 or after), the annual reimbursement maximum for that calendar year is \$750 per covered person. This also applies to surviving spouses and dependants.

Specialist fees: Specialist fees are subject to the reasonable and customary amounts, based on the previous year's provincial/territorial dental fee guide, and are covered at 90% or 50%, depending on the services submitted. These fees are subject to the annual deductible of \$25 per individual or \$50 per family.

Voluntary termination of coverage: Members who joined the PDSP on or after April 1, 2006 can voluntarily terminate their coverage, provided that they and all eligible family members have been covered under the PDSP for a minimum of three (3) complete calendar years.

IMPORTANT MEMBER INFORMATION

Sun Life claims and pre-determination address

All PDSP claim forms and pre-determination plans (estimates) are to be sent to the Sun Life Assurance Company of Canada.

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

Important: If you voluntarily terminate your PDSP coverage, you will not be allowed to re-enrol at a future date. However, if you become reemployed in the Federal public service, the Canadian Armed Forces or the RCMP, you may be entitled to coverage under the **Public Service Dental Care Plan**.

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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