

# Your PENSION AND BENEFITS Liaison

Information source for retired plan members



## ISSUE 4 – SUMMER 2010

### Do you know about your Pensioners' Dental Services Plan?



As a retired member, you may be eligible for dental coverage under the Pensioners' Dental Services Plan (PDSP). The PDSP is a

voluntary, contributory dental services plan that provides dental services coverage to eligible retired members and their eligible dependants. Monthly contributions and any applicable tax are deducted from pension cheques.

The PDSP covers reasonable and customary dental treatment that is necessary to prevent or correct dental disease or defect. Treatment must be consistent with generally accepted dental practices. For more information on the PDSP, please visit *Your Public Service Pension and Benefits* Web portal and choose *Plan Information* under the *Retired Member* audience or call the **Public Service Pension Centre** (Pension Centre).

#### How do I apply to be a member?

To apply for membership you must complete the PDSP form. The form can be obtained from

the Pension Centre. Follow the completion instructions and send your completed and *signed* form to the Pension Centre.

#### Living outside of Canada?

If you reside outside of Canada, you can still be covered under the PDSP for dental services. Claims must be sent in

paper form to Sun Life Financial (Sun Life). Forms can be found on the Sun Life Web site or obtained by calling 613-247-5100 or 1-888-757-7427 (toll-free in North America). Please note, you must register with Sun Life to view the claim form on-line at.

**Note:** Claim reimbursements are made in Canadian currency and reimbursement is based on reasonable and customary charges in the area where the services were performed.

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## Public Service Pension Centre – Contact information

Please have your pension number ready when calling and ensure you always include it on your correspondence.

### Telephone

#### Toll free

1-800-561-7930  
Monday to Friday  
8:00 a.m. to 4:00 p.m. (Your Local Time)

#### Outside Canada and the United States

0-506-533-5800 (collect calls accepted)  
Monday to Friday  
8:00 a.m. to 8:00 p.m. (Atlantic Time)

#### Telephone Teletype (TTY)

0-506-533-5990 (collect calls accepted)  
Monday to Friday  
8:00 a.m. to 8:00 p.m. (Atlantic Time)

### Facsimile

418-566-6298

### In writing

Public Works and Government  
Services Canada  
Public Service Pension Centre – Mail  
Facility  
150 Dion Blvd  
PO Box 8000  
Matane QC G4W 4T6

### On-line

*Your Pension and Benefits Web Portal*

## **NEW** Mailing Address



We have introduced a mail and facsimile imaging service for the Pension

Centre. Mail and facsimiles normally sent to our Pension Centre in Shediac, New Brunswick, are now sent to our new mailing address in Matane, Quebec (see our Contact information).

Mail sent to the old mailing address or facsimile number is automatically re-routed to the new address.

With this new service, forms, correspondence and documents

received by mail are scanned and stored electronically, and those received by facsimile are stored directly in electronic format. The Pension Centre experts now have direct access to the information they need to respond to your inquiries.

**Please note** that while the mailing address has changed to Matane, Quebec, the Pension Centre is still located in Shediac, New Brunswick.

The introduction of the new imaging service is part of the government's initiative to modernize its pension systems and centralize services to the Pension Centre. As this initiative moves forward, you may experience longer telephone wait times as staff adapts to the new systems. We thank you for your patience and understanding during this transition period.

## **NEW**

### Vision Care – Understanding your coverage



As a member of the Public Service Health Care Plan, you and your eligible dependants are entitled to 80% coverage for your vision care services, including eye examinations.

A period of two years, commencing on the odd calendar year, is allocated to you for reimbursement at 80% of \$275 (i.e. \$220) for vision care products (glasses and contact lenses). For any purchases made within the 2009/2010 two year period, a maximum of \$275, will be reimbursed at a rate of 80%. You will once again be entitled to the same coverage starting in the year 2011.

You can either contact the Sun Life Call Centre or register on their Web site to review your entitlements.

There you will find:

- Your vision care balance;
- The benefit period of your entitlement;
- The date of your last purchase; and
- The date of your next full coverage entitlement of \$275.

## Thinking of becoming re-employed after age 71?



Under the tax rules, a person aged 71 or over cannot accrue a pension benefit under a registered pension plan. This means

that if you become re-employed in the federal public service and meet the eligibility criteria to participate in the pension plan, you would not be able to contribute if you are aged 71 or over. This restriction will only take effect at the end of the calendar year in which you turn age 71.

In addition, your pension payments would stop and service and salary

accrued beyond age 71 would not count for pension purposes. Once you again cease to be employed, your pension payments would resume. However, the amount of indexing payable could be affected by this re-employment.

If you meet the eligibility criteria to participate in the pension plan, but are prevented from contributing to the plan due to the age 71 restriction, you would still be covered under the Supplementary Death Benefit (SDB) portion of the pension plan. You should ensure that you have a valid beneficiary designation which reflects your current situation.

If you have not named a valid beneficiary, the SDB payment would be made to your Estate.

As for coverage under the Public Service Health Care Plan and the Pensioners' Dental Services Plan, there are no age restrictions for participation. However, you would be covered as an employee rather than as a retired plan member and would be required to re-apply upon cessation of employment.

**Please contact the Pension Centre** to learn more about the impact re-employment would have on your pension.

## Public Service Health Care Plan On-line Services

Your Public Service Health Care Plan (PSHCP) reimbursements can be deposited directly into your Canadian bank account! Register on the Sun Life Web site and sign-up for direct deposit at [www.sunlife.ca](#). You will also have access to a wealth of on-line services such as personalized claim forms, access to your claims history, view of your remaining coverage balances, etc.

Roughly 78,000, or 18% of plan members have registered with Sun Life to receive their health plan reimbursements through direct deposit. Not only is this more convenient for you, but it is also an opportunity to be kinder to the environment. We encourage all members to register today!

### Looking to the future:

As you know, in September 2009, Sun Life was awarded the contract for administering the PSHCP. This new contract will introduce several improvements in terms of service and convenience for all plan members. The most important feature for members is the introduction of electronic claims processing, by way of a PSHCP benefit card. You can use this card for prescription drugs and certain other medical supplies purchased at the pharmacy. As such, you have been asked to enrol yourself and your eligible dependants with Sun Life as part of the positive enrolment process. If you haven't yet enrolled, please do so immediately to receive your PSHCP benefit card from Sun Life this Fall. Shortly after you receive your card, Sun Life will advise you of its effective date.



### Other On-Line Services!

Remember, you can receive your dental reimbursements and pension benefits through direct deposit into your bank account!

To sign up for direct deposit for your dental reimbursements register on-line at [www.sunlife.ca/member](http://www.sunlife.ca/member).

To sign up for direct deposit for your pension benefits, send a written request along with a void cheque to the **Pension Centre**. Please include your pension number on both documents.

## Discover *Your Pension and Benefits* Web Portal



For all your public service pension and insurance benefits needs, be sure to visit *Your Pension and Benefits* Web Portal and check out our new features.




### ► Survivors/Dependants

The *Survivor/Dependant* audience profile was added to the Portal last year. Stay current on information concerning survivor benefits.


### ► Forms

To find commonly used forms, such as the *Statutory Declaration for common-law relationship* form, choose the following on the left navigation bar:

 Retired Member > Forms > scroll down to Survivor

### ► Pension Increase (indexing rate) of 0.5% for 2010

Did you know that pension increases are calculated each year using the Consumer Price Index? This new rate is posted every December. To find out more about how it is calculated and the current rate, go to:

 Retired Member > Features > click on Indexing Rate.

### ► Updates on transition to the new Public Service Health Care Plan (PSHCP) contract

Stay informed about progress on the Sun Life transition to the new PSHCP contract.

### ► Your Insurance Benefits at a Glance

For a summary of the health and dental insurance plans offered to retired members, go to the *Plan Information* page.

### Send us your comments

Unable to find the information you are looking for on the Portal? Have any comments on this newsletter? Please visit the Portal and **contact us** using your preferred method of communication.

## Minimum Benefit

The public service pension plan provides a guaranteed minimum benefit which is equal to five times your unreduced pension.

After your death, when there are no longer any eligible survivors or children, a calculation will be done to determine whether a minimum benefit is payable. This will be done by subtracting the total amount of pension benefits paid (excluding indexing) from the minimum guaranteed amount. The balance, if any, would be paid in a lump sum to your designated beneficiary under the Supplementary Death Benefit Plan (SDB). If you had not designated a beneficiary under the SDB; if your named beneficiary died before you; or if you were not a participant under the SDB at the time of your death, the lump sum would be paid to your estate.

**For more information** on the guaranteed minimum benefit, please consult ***Your Public Service Pension and Benefits*** Web portal or contact the **Pension Centre**.

**Please note** that employment in the federal public service, an agency, a crown corporation or a separate employer does not necessarily ensure eligibility for all group insurance benefits plans or the public service pension plan.

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