



Your PENSION AND BENEFITS *Liaison*

INFORMATION FOR RETIRED MEMBERS OF THE FEDERAL PUBLIC SERVICE PENSION PLAN



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Did you Know the Public Service Health Care Plan has Dental Benefits?

The Public Service Health Care Plan (PSHCP) dental benefit covers dental work required to repair or replace natural teeth injured in an accident. This is separate from benefits covered by the Pensioners' Dental Services Plan.

The PSHCP provides reimbursement for the services of a dental surgeon and costs for dental prostheses for the treatment of a fractured jaw or injury to natural teeth. The fracture or damage must have been caused by an external, violent and accidental injury. The PSHCP does not cover non-accidental dental expenses associated with normal acts, such as chewing and cleaning. Eligible expenses under the PSHCP dental benefit are reimbursed at 80% of the current applicable fee guide, once the annual deductible is satisfied.

If you are covered under the PSHCP, claims for expenses incurred for the treatment of an accidental dental injury should first be submitted to the PSHCP and any amount not covered may be submitted to your dental plan.

For more information, contact Sun Life at **1-888-757-7427** (toll free) or **613-247-5100** (in the National Capital Region).

Pension Modernization Update

Over the past year, the success of the new pension modernization system has transformed the way the Government of Canada Pension Centre provides pension services. Our aim is to provide you with a positive service experience and our published service standards highlight our commitment to transparent management and client-centered service delivery. View our service goals and latest results available on Your Public Service Pension and Benefits Web portal at www.pensionandbenefits.gc.ca on the *Contact Us* page.

Public Service Health Care Plan

HOSPITAL BEDS

The Public Service Health Care Plan (PSHCP) covers the purchase, repair or rental of a hospital bed if prescribed by a physician.

The PSHCP covers 80% of the reasonable and customary expenses for the purchase or rental of a hospital bed once the annual deductible has been satisfied. Only one purchase can be reimbursed per covered person under the Plan, per lifetime. Reimbursement is limited to the cost of non-motorized equipment unless proven medically necessary.

The PSHCP also covers 80% of the costs of repairs for a hospital bed, if the purchase of the bed was not claimed under the Plan. Any amount previously paid for repairs will be deducted from the amount eligible for reimbursement if you purchase a new bed. Prior to purchasing a hospital bed, you may wish to contact Sun Life for your coverage information.

To be eligible for coverage, the bed must be prescribed by a doctor; be manufactured specifically for medical use in your home; be approved by Sun Life as cost effective; be designated as medically necessary; be used for support or resting and must provide clinical value.

To review your claim, Sun Life will require that your physician complete a questionnaire. You can obtain a copy of the questionnaire by contacting Sun Life. Any fee charged to complete the questionnaire will not be reimbursed under the Plan.

CATARACT LENSES

Under the Vision Care Benefit of the PSHCP, intraocular lenses implanted during a cataract surgery are eligible for coverage. Expenses for intraocular lenses can be reimbursed at 80% of \$275, for a total reimbursement of \$220, every two calendar years once the annual deductible has been satisfied. Only the lenses themselves are eligible for coverage under the Plan.



Enjoy the Benefits of Epost and Direct Deposit Now



Epost and direct deposit offer reliable, convenient and secure services to our retired plan members.

Epost is a paperless alternative to printed pension documents. Best of all, it's free! By registering online to epost, you can view your *Liaison* newsletter, income tax and direct deposit statements, and the *Annual Pensioners' Statement*. To view these documents online, you must be enrolled in direct deposit. With direct deposit, there is virtually no risk of your payment being lost, stolen or damaged.

To enroll for direct deposit, call the Pension Centre or send them a written request with a void cheque. To find out how to register for epost, or for more information on these services, visit www.pensionandbenefits.gc.ca and select *Retired Member*.

Avoid Reimbursement Delays

Before sending in a Public Service Health Care Plan (PSHCP) paper claim form to Sun Life, please remember to:

- ✓ fully complete your form, including your spouse or common-law partner's information to coordinate benefits, if applicable;
- ✓ sign and date page 2 (on the reverse side);
- ✓ include your original receipts; and
- ✓ include your original prescriptions, if applicable.

An incomplete form can result in reimbursement delays.

Keep in mind, it is always best to use your PSHCP Benefit card to electronically process your claims.

Designating a Beneficiary under the Supplementary Death Benefit Plan

You may be participating in a decreasing term life insurance, the Supplementary Death Benefit (SDB). If so, your designated beneficiary will receive the value of the benefit as a lump-sum payment upon your death. If you had not designated a beneficiary, the benefit will be issued to your estate. Even if you have a legal will, the SDB will still be paid to your beneficiary or estate.

To designate or change a beneficiary, you must complete, sign and date the *Naming or Substitution of a Beneficiary* form. Have it witnessed by someone other than the beneficiary and forward the completed form to the Pension Centre. Once validated, the new designation will take effect from the date the form is received.

You may wish to change your beneficiary if your personal situation changes.

Bridge Benefit

If you retired before age 65, you are receiving a lifetime pension payable until your death and you may also be receiving a temporary bridge benefit. The bridge benefit ends when you reach age 65. However, the bridge benefit stops immediately if you become entitled to a Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) disability benefit. If you retired at age 65 or older, you would not receive a bridge benefit.

You must inform the Pension Centre immediately if you become entitled to receive CPP or QPP disability benefits before age 65.

For more information, go to www.pensionandbenefits.gc.ca under *Retired Member*.

Marriage or Common-law Relationship after Retirement – Group Insurance Benefit Plans

If you marry or establish a common-law relationship after retirement and you are a member of the Public Service Health Care Plan (PSHCP) or the Pensioners' Dental Services Plan (PDSP), your new spouse or common-law partner may be eligible for benefits under these Plans as your dependant. If your dependant is not entitled to receive a survivor pension from the federal public service, coverage under these Plans will automatically stop for the dependant upon your death.

Note: Divorced spouses cannot be covered under these Plans.

PUBLIC SERVICE HEALTH CARE PLAN

Under the PSHCP, when you have family-level coverage and wish to add a new dependant, you simply need to update your positive enrolment information with Sun Life at www.sunlife.ca/pshcp.

However, if you have single-level coverage, you must apply for family-level coverage. Complete an application form (available at www.pshcp.ca or from the Pension Centre) and send it to the Pension Centre. Once your family-level contributions are deducted from your pension, you can update your positive enrolment information with Sun Life.

PENSIONERS' DENTAL SERVICES PLAN

Under the PDSP, if you add a new dependant, you must provide your dependant's information to the Pension Centre. You may also need to increase your coverage category to either II or III depending on the number of dependants you wish to cover. Contact the Pension Centre for a PDSP form and return it once completed.



Keep us Informed

It is important to notify the Pension Centre if there are changes to any of the following:

- Address (even if you are enrolled in direct deposit);
- Banking information;
- Marital status (married, common-law, widowed, separated, divorced or single);
- Address of your designated beneficiary;
- Name and address of a contact person in the event of incapacity;
- Name and address of the person who holds your Power of Attorney.

Keeping your personal information up-to-date ensures the quality and efficiency of our services.



GOVERNMENT OF CANADA PENSION CENTRE CONTACT INFORMATION

Please have your pension number ready when you call us. When writing to the Pension Centre, it is very important that you always provide your:

- pension number;
- surname, first name and initials;
- address (with postal code);
- telephone number (with area code).

This information allows us to access your account.



CALL MONDAY TO FRIDAY

1-800-561-7930 (toll free)
8:00 a.m. to 4:00 p.m. (your local time)

OUTSIDE CANADA AND THE UNITED STATES

506-533-5800 (collect calls accepted)
8:00 a.m. to 5:00 p.m. (Atlantic time)

TELEPHONE TELETYPE (TTY)

506-533-5990 (collect calls accepted)
8:00 a.m. to 5:00 p.m. (Atlantic time)



FACSIMILE

418-566-6298



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

Reminder: to avoid delay, send your correspondence to the address indicated above and include your return address.



www.pensionandbenefits.gc.ca

pensioncentre.centredepensions@pwgsc-tpsgc.gc.ca

Email us if you have comments or questions on our communication products, we would like to hear from you.

Note: Some federal agencies, Crown corporations and territorial governments do not participate in the public service group benefit plans. Even if your former employer did not participate in all public service group insurance benefit plans, you as a retired member may be eligible to join these plans. To find out if you are eligible, please call the Pension Centre.



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