



Public Service Health Care Plan (PSHCP/GSMIP)

As an employee or former employee of the Federal Government you or your spouse has additional insurance coverage for your dental surgery.

Your health care plan, administered by Sun Life, will cover dental surgical procedures to a maximum of 80%. Please note that the **GRAFTS** are covered by the dental plan but **are not** covered by the **medical plan**.

To claim for surgical services, you must claim to your dental care plan (Great West Life) first. Once you have reached your yearly maximum, further dental surgical expenses can be claimed to your medical plan, Sun Life.

Once you have received your explanation of benefits and your cheque from Great West Life, attach a copy of the claim form with a copy of the explanation of benefits and submit them to Sun Life. Reimbursement will be based on the amount not covered by Great West Life.

The benefit of proceeding with treatment now is that you will maximize your coverage from Great West Life and the balance will be covered at 80% by Sun Life. Should you proceed with surgical treatment early in the New Year, you will use up your Great West Life coverage, thus causing you to reach your yearly maximum. Should you require additional dental treatment, there will be very little coverage.

Our office would also like to inform you that you are eligible for additional coverage for scaling and root planing through GSMIP. Individuals with GSMIP coverage can request 12 additional units of scaling and root planning per calendar year.

Should you have any additional questions regarding the specifics of your dental insurance coverage, please contact your plan administrator.

If you have any questions we would be happy to provide you with any information regarding your treatment plan.

