

PSAC Proposals for PSDCP – PSAC Component

Coverage Coinsurance and Maximums

- Increase coinsurance rate to 100% for all other services that are currently at 90% under 6.5 a
- Increase coinsurance rate to 70% for all major restorative services and major prosthodontic services that are currently at 50% under 6.5 a
- Separate and increase the annual maximum limits under 6.5 c ii) into the following categories:
 - Major restorative and major prosthodontic services: \$4,000 [6.2 c ii) and f ii)]
 - All other non-orthodontic services: \$3,000
- Increase the lifetime maximum per person for orthodontic services under 6.5 c i) to \$5,000 (from \$2,500)
- Eliminate the annual deductible of \$25 per single or \$50 per family [6.5 b]
- Implement and assess claims according to the current year's dental fee guide [6.1 a]

Eligible Services

- Reduce the timeframe for the eligibility of the following services for adults from nine to six months:
 - Recall oral examinations [6.2 a i)]
 - Bitewing radiographs [6.2 a ii)]
 - Dental cleaning and polishing and topical application of fluoride [6.2 b i)]
- Introduce coverage for porcelain or ceramic fillings for minor restorations
- Cover tomography under diagnostic services [6.2 a] where medically warranted
- Introduce a lifetime maximum of up to \$300 at 100% coinsurance for cosmetic procedures, such as teeth whitening
- Delete the limitation which renders congenitally missing teeth ineligible for service [6.12 m]
- Introduce coverage for related to TMJ (injections, appliances and assessments)

- Allow for x-ray coverage more frequently than once every 3 years in the case of a member who begins to see a new dentist
- Allow for exceptions to be made to the 5-year rule limiting coverage for prosthodontic appliances in cases where a person could not reasonably have expected to require further service
- Introduce coverage for anesthesia for any dental services for members or dependents with a documented mental illness or developmental disorder where the administration of such drugs is necessary for the safety of the patient and/or dental professional(s)
- Removal of age restrictions for pit and fissure sealants

Eligibility for members and dependents

- Amend definition of child to permit eligibility of children under the age of 25 when attending an accredited school, college or university on a full-time or part-time basis, or when engaged in a recognized apprenticeship program
- Extended member-only contribution rates to up to 18 months for those who take extended parental leave

Discussion Items

The Union wishes to discuss the following items and reserves the right to introduce proposals related to these items following such discussion:

- Processes related to signatures for coordination of benefits
- Coverage for posts for denture placement
- Proactive treatment for cracked teeth or for other issues
- Time limits for accidental coverage and coordination with PSHCP
- Clarification regarding extractions and coverage category
- Coverage for night guards
- Laser treatments
- Coverage for additional procedures for members in exceptional and difficult circumstances, such as conditions related to cancer