

Dear member,

Thank you for your letter in which you raise questions about our dental care plan and the new Canadian dental care plan.

The Pensioners' Dental Services Plan (PDSP) is a voluntary plan established by the federal government in 2001, 23 years ago. The PDSP provides dental care coverage to federal government pensioners and eligible family members, including survivors.

The coverage provided by employee dental plans has seen improvements. In fact, in 2018, after a long process of negotiations and arbitration, Canadian government employees obtained various enhancements to their dental services plan, including an increase in the annual maximum for current and major services as well as coverage for dental implants.

In response to your questions on the coverage provided by the PDSP, I must point out that the 2018 arbitration for employees did not apply to the PDSP, even though PDSP coverage has not improved since its inception more than 20 years ago. The PDSP is not a negotiated plan like the Public Service Health Care Plan. Your National Association continues to make representations to the Treasury Board because it believes that good oral health is an integral part of maintaining a healthy lifestyle. Federal Retirees understands that the PDSP needs to be improved so that it can continue to meet the needs of federal retirees.

The federal government announced the Canadian Dental Care Plan (CDCP) in December 2023. This is a public plan administered by the government to help uninsured Canadian residents with an adjusted net family income is less than \$90,000 access oral health care. You may be wondering if it is better to switch from our insurance to the new CDCP. I must tell you that if you are already a member of the Pensioners' Dental Services Plan, you are not eligible for the Canadian Dental Care Plan. Because the CDCP aims to help people who do not have access to dental insurance, only individuals who do not have any form of dental insurance/coverage (private or employer-sponsored) can apply for the CDCP.

For more information on the new Canadian Dental Care Plan, I invite you to consult our latest information bulletin, published on 2 February 2024: [Government announces the Canadian Dental Care Plan \(federalretirees.ca\)](#)

In closing, because the PDSP will see a transition to the Canada Life company on 1 November 2024, I have asked our National President to inform us if certain elements of our regime are being discussed for potential improvement during his periodic contacts with the Treasury Board Secretariat. A link announcing the transition from Sun Life to Canada Life is provided here: [New Pensioners' Dental Services Plan transition date — Nov. 1, 2024 \(federalretirees.ca\)](#)

Should you need additional information, please let me know.

**Jacques Lambert**  
**President**  
**NAFR-Montreal**

Hello again,

I received a response this morning from National President Roy Goodall, who informed me that, despite our continued efforts with the Treasury Board, we have not yet managed to sit down with representatives from his office to revisit the PDSP agreement dating from 2001. The President of the Treasury Board understands that we would like to have a seat at the negotiating table, but the Treasury Board refuses to give us the opportunity.

As I mentioned yesterday, Federal Retirees continues its periodic meetings with the Treasury Board on several other important issues for our members. Please note that updating the PDSP remains one of our priorities.

All the best,

**Jacques Lambert**  
**President**  
**NAFR-Montreal**