



Public  
Employees  
Dental  
Plan

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# **PUBLIC EMPLOYEES DENTAL PLAN**

## **PLAN DOCUMENT**

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## **ARTICLE 1 – INTRODUCTION**

The Public Employees Dental Plan (PEDP) was established on February 1, 1982.

The intent of the Plan is to promote good dental health by reducing costs for preventive, routine and major restorative dental services. Additional coverage for enhanced dental benefits has also been introduced for employees of certain Participating Employers.

The Public Employees Dental Plan (PEDP) is self-insured and is managed by the Public Employees Benefits Agency, Saskatchewan Finance (PEBA).

The Great-West Life Assurance Company is contracted under an Administrative Services Only Agreement to provide claims adjudication and benefit payment services to the Plan.

This Plan Document effective January 1, 2019 provides details of the Public Employees Dental Plan and the terms by which it will be administered.

**ARTICLE 2 – DEFINITIONS**

In this document the following terms shall have the following meaning:

- (a) **“Actively at Work”** means the Participating Employee who performs all regular duties and works full regular hours.
- (b) **“Child”** means the natural, adopted, common-law or step-child of the Participating Employee and/or Spouse who is legally and financially dependent upon the Participating Employee and/or Spouse and:
  - (i) Under 21 years of age;
  - (ii) Between the ages of 21 and 25 inclusive and in full-time attendance at an accredited educational institution, college or university;
  - (iii) 21 years of age and older and who by reason of mental or physical disability is solely dependent upon the Participating Employee and/or Spouse for support and maintenance.

A child for whom the Participating Employee and/or Spouse has been granted custody pursuant to an Order of a Court is deemed to be a Child for purposes of this Plan.

For purposes of this definition, a full-time student shall be as defined under *The Income Tax Act*.

- (c) **“Continuous Service”** means the most recent period of continuous employment with a Participating Employer.
- (d) **“Contractholder”** means the Government of Saskatchewan as represented by the Minister of Finance (referred to as “PEBA”).
- (e) **“Effective Date”** means February 1, 1982 or such later date as to when a Participating Employer becomes a Participating Employer for a particular group of employees.
- (f) **“Eligible Dental Expense”** means the dental care expense incurred in respect of those dental care services set forth in the Maximum Reimbursement Schedule applicable to a Participating Employee, as it may be amended from time to time.
- (g) **“Eligible Dependent”** means the Spouse or Child of a Participating Employee.

**ARTICLE 2 – DEFINITIONS**

- (h) **“Gross Salary”** means the total gross salary, excluding overtime and any other additional compensation, paid by a Participating Employer to its Participating Employees for the pay period during which coverage has been provided under the Plan.
- (i) **“Maximum Reimbursement Schedule”** means the schedule of eligible dental services and expenses as determined by the Contractholder and the Participating Employer for its Participating Employees, as it may be amended from time to time.
- (j) **“Non-Permanent Employee”** means an employee of a Participating Employer who is not a Permanent Full-Time Employee and who is engaged in active regular employment.
- (k) **“Participating Employee(s)”** means an employee or category of employees for whom a Participating Employer agrees to provide coverage under the Plan and any category of employees as approved by the Contractholder.
- (l) **“Participating Employer”** means the Government of Saskatchewan and such of its Boards, Agencies, Independent Boards and Crown Corporations as may elect to participate in the Plan and provide coverage thereunder and any Board, Agency, Independent Board or Crown Corporation as recommended by the Contractholder. Participating Employer shall mean the Participating Employer that employs the particular Participating Employee.
- (m) **“PEBA”** means the Public Employees Benefits Agency.
- (n) **“Permanent Employee”** means an employee of a Participating Employer who is engaged in active full-time employment.
- (o) **“Plan”** means the Public Employees Dental Plan and the terms thereof set forth in this document as well as any policies with regard thereto or interpretations thereof made by the Contractholder.
- (p) **“Plan Administrator”** means such person, firm or corporation that is retained by contract to administer the Plan, apply the terms and conditions thereof and provide specified services with respect thereto.
- (q) **“Probationary Period”** means six months continuous service.

**ARTICLE 2 – DEFINITIONS**

- (r) **“Spouse”** means (1) a legally married spouse, or (2) a common-law spouse with whom the Participating Employee has cohabited for at least 12 consecutive months immediately preceding the date on which the Eligible Dental Expense was incurred, such that common-law spouses need not be persons of the opposite sex. In cases where both a legal and common-law spouse exist, coverage for the legal spouse as an Eligible Dependent will cease immediately when coverage is requested for the common-law spouse.



**ARTICLE 3 – ELIGIBILITY****3.1 Participating Employee**

- (a) All Permanent Full-Time and Non-Permanent Employees who belong to designated employee groups of eligible Participating Employers, who are Actively at Work and who have completed the Probationary Period on the employee groups Effective Date of coverage, are eligible on the Effective Date.
- (b) Participating Employees who have not completed the Probationary Period on the Effective Date will become eligible for coverage upon completion of the Probationary period.
- (c) Participating Employees hired after the Effective Date of coverage for their employee group will become eligible for coverage upon completion of the Probationary Period.
- (d) Participating Employees who become eligible for coverage through a retroactive appointment or agreement will be deemed to have commenced the Probationary Period on the effective date of the appointment or the agreement.
- (e) If on the day immediately preceding date of employment, a Participating Employee was insured under the Plan with another Participating Employer, the Participating Employee will not be required to serve another Probationary Period. A list of Participating Employers is available on the PEBA website at [www.peba.gov.sk.ca](http://www.peba.gov.sk.ca).
- (f) Non-Permanent Employees are eligible for coverage based upon the terms of employment between the Participating Employee and the Participating Employer, subject to the following basic requirements:
  - (i) Upon completion of the Probationary Period, average hours worked during the Probationary Period will be calculated in determining the Non-Permanent Employee's reimbursement level to the end of the calendar year.
  - (ii) Eligibility at the end of the Probationary Period is dependent upon the Non-Permanent Employee working a minimum of 37.5% of the regular hours worked by employees doing similar work on a full-time basis (average of 15 hours per week:  $15/40 = 37.5\%$ ).

**ARTICLE 3 – ELIGIBILITY**

(iii) Reimbursement levels are as follows:

<u>% of Full-Time Hours Worked</u>	<u>% of Maximum Reimbursement Schedule</u>
37.5% - 50%	50%
51% - 60%	60%
61% - 70%	70%
71% - 74%	80%
75% - 100%	100%

(g) Annually on December 31<sup>st</sup> Participating Employers are required to calculate the average hours worked in the preceding calendar year for each Non-Permanent Employee. This percentage determines the applicable reimbursement level for each Non-Permanent Employee for the following calendar year.

**ARTICLE 4 – PLAN PROVISIONS****4.1 Probationary Period**

- (a) Coverage is effective following a Probationary Period equal to six months continuous service.
- (b) As the intent of the Plan is to promote good dental health, Eligible Dental Expenses incurred during the Probationary Period will be reimbursed retroactively to the Participating Employee's date of hire.

**4.2 Basis of Payment**

- (a) Dental coverage and/or the level of reimbursement provided by the Plan varies by Participating Employer.
- (b) Maximum Reimbursement Schedules are based upon the current Suggested Fee Guide for General Practitioners issued by the College of Dental Surgeons of Saskatchewan and the current Denturist Society of Saskatchewan Fee Guide.

**4.3 Plan Reimbursement**

- (a) Permanent Full-Time Employees are eligible to receive a maximum of 100% of the Eligible Dental Expenses outlined in the Maximum Reimbursement Schedule applicable to their respective employee group.
- (b) Non-Permanent Employees are eligible for coverage on a pro-rated basis based upon hours of work.

**4.4 Plan Limitations**

- (a) Only the Eligible Dental Expenses outlined in the Maximum Reimbursement Schedule applicable to a Participating Employee will be eligible for reimbursement.
- (b) No payment will be made for:
  - (i) Extra charges by the dentist for completion of claim forms or for missed appointments;

**ARTICLE 4 – PLAN PROVISIONS**

- (ii) Cosmetic treatment, experimental treatment or dietary planning;
  - (iii) Congenital or developmental malformation;
  - (iv) Expenses for appliances which have been lost, mislaid or stolen;
  - (v) Service or supplies which are not in accordance with generally accepted dental practice;
  - (vi) Temporary fillings;
  - (vii) Charges that resulted either directly or indirectly from, or was in any manner or degree associated with, or occasioned by any one or more of the following: intentionally self-inflicted injury, resulting from the commission or attempt to commit a criminal offence or provoking an assault, due to war or any act of war (whether war is declared or not) or due to insurrection, rebellion or participation in a riot or civil commotion.
- (c) Procedures involving the use of gold will be covered by the Plan only if authorization is obtained in advance from the Plan Administrator and no other substitute is deemed suitable. Where gold is elective, only the cost of a customary substitute will be considered for reimbursement.
- (d) Replacement of crowns, bridges and dentures will only be covered if the existing appliance is at least five years old and:
- (i) Cannot be made serviceable; or
  - (ii) Replacement becomes necessary due to the removal of additional teeth while insured under the Plan.
- (e) The Plan will not accept responsibility for claim payment in cases where coverage exists through any other legislation, government or group-sponsored medical or dental program, Saskatchewan Health, Workers' Compensation Board or Saskatchewan Government Insurance.
- (f) The Plan Administrator is authorized to establish liability under the Plan based upon the least expensive benefit if it will produce a professionally adequate result.

**ARTICLE 4 – PLAN PROVISIONS****4.5 Co-ordination of Benefits**

- (a) Where a Participating Employee or Eligible Dependent becomes entitled to receive reimbursement under this Plan and also from another source with respect to the same Eligible Dental Expense, the benefits paid under this Plan may be reduced to ensure that the total amount paid by all sources combined does not exceed 100% of the Eligible Dental Expense incurred.
- (b) Where a Participating Employee or Eligible Dependent is covered under another dental plan, the benefits of that plan will be coordinated with the benefits of this Plan as follows:
  - (i) In the case of a Participating Employee, claims shall be submitted first to this Plan and second to any other applicable dental plan;
  - (ii) In the case of a Spouse, claims shall be submitted first to any other applicable dental plan and second to this Plan, together with documentation indicating the amount of reimbursement received from the other applicable dental plan;
  - (iii) In the case of a Child, claims shall be submitted first to the dental plan of the parent whose birth date occurs first in the calendar year and second to the other applicable dental plan, together with documentation indicating the amount of reimbursement received from the first payor.
- (c) In cases where parents have the same birth date, claims shall be submitted first to the parent whose first name begins with the earlier letter of the alphabet.
- (d) In situations where the parents are separated/divorced, the following order applies:
  - (i) The plan of the parent with custody of the Child;
  - (ii) The plan of the Spouse of the parent with custody of the Child;
  - (iii) The plan of the parent not having custody of the Child;
  - (iv) The plan of the Spouse of the parent not having custody of the Child.

**ARTICLE 4 – PLAN PROVISIONS**

- (e) Where any other applicable dental plan does not provide for the co-ordination of benefits with other dental plans, all claims shall be submitted to that plan first.
- (f) Where two Participating Employees are Spouses covered by the Plan, co-ordination of benefits is permitted under the Plan for those Participating Employees and their Eligible Dependents.

**4.6 Pre-Authorizations**

- (a) Where a course of dental treatment is expected to cost more than \$500, an estimate should be submitted to the Plan Administrator prior to the services being performed. Failure to do so may result in a lower reimbursement than expected.
- (b) All dental services involving the use of gold must be pre-authorized by the Plan Administrator as provided by clause 4.4(c).

**ARTICLE 5 – NOTICE AND PROOF OF CLAIM****5.1 Proof of Claim**

- (a) Upon receipt and approval by the Plan Administrator of satisfactory proof that a Participating Employee or an Eligible Dependent has incurred an Eligible Dental Expense, the Plan shall provide reimbursement to the Participating Employee for the Eligible Dental Expense in accordance with the provisions of the Plan.
- (b) Proof of claim must be provided in a manner satisfactory to the Contractholder and the Plan Administrator.

**5.2 Date of Incurral**

- (a) Subject to clause 5.2(b), where a Participating Employee or an Eligible Dependent remains continuously covered under the Plan during the entire duration of treatment, an Eligible Dental Expense shall be deemed to have been incurred on the date on which the particular procedure giving rise to the Eligible Dental Expense was performed.
- (b) Notwithstanding clause 5.2(a), where a Participating Employee or an Eligible Dependent remains continuously covered under the Plan during the entire duration of treatment, an Eligible Dental Expense shall be deemed to have been incurred:
  - (i) With respect to fixed bridgework, crowns, inlays, onlays or restorations, on the first date of preparation of the tooth or teeth involved;
  - (ii) With respect to full or partial dentures, on the date the final impression is taken;
  - (iii) With respect to the rebase or reline of an existing partial or completed denture, on the first date of preparation of the tooth or teeth involved;
  - (iv) With respect to the repair of bridges or dentures, on the first date of preparation of the tooth or teeth involved.
- (c) Where a Participating Employee or an Eligible Dependent is not continuously covered under the Plan during the entire duration of treatment, an Eligible Dental Expense shall be deemed to have been incurred on the date on which the particular procedure giving rise to the Eligible Dental Expense was performed.

**ARTICLE 5 – NOTICE AND PROOF OF CLAIM****5.3 Determination of Benefits**

- (a) The Contractholder and/or Plan Administrator reserves the right to determine the amount of any dental benefit payable under the Plan by taking into account possible alternate procedures, services or courses of treatment which are based on accepted dental practice.



**ARTICLE 6 – MAINTAINING COVERAGE****6.1 Leave of Absence/Lay-off**

- (a) A Participating Employee on approved leave of absence/lay-off will have coverage maintained under the Plan at the level in effect immediately prior to the approved leave of absence/lay-off for a period not exceeding 12 consecutive months.
- (b) If the approved leave of absence/lay-off exceeds 12 consecutive months, coverage under the Plan will cease from the first day following 12 consecutive months of approved leave of absence/lay-off until such time as the Participating Employee returns to being Actively at Work.

**6.2 Long-Term Disability**

- (a) A Participating Employee who is insured under the Plan and subsequently qualifies for benefits under a Participating Employer's Long-Term Disability Plan will remain eligible for coverage under the Plan for as long as such long-term disability benefits are payable.

**6.3 Strike/Lock-out**

- (a) Subject to the payment of premiums as they fall due, coverage will be maintained for a Participating Employee while on strike/lock-out.

**6.4 Termination of Employment**

- (a) Eligible Dental Expenses incurred with respect to dentures installed within 30 days of termination of employment will be considered eligible for reimbursement as long as the initial impressions were taken before the date of termination of employment.
- (b) Subject to clause 6.4(a), no benefits are payable following the date of termination of employment.

**ARTICLE 7 – TERMINATION OF COVERAGE****7.1 Participating Employee**

- (a) Coverage under this Plan will cease of the first day on which any of the following events occur:
  - (i) The complete discontinuance of this Plan by the Contractholder;
  - (ii) The Participating Employee ceases to be employed by a Participating Employer;
  - (iii) The Participating Employee ceases to be employed by a Participating Employer in a category of employees designated to be Participating Employees;
  - (iv) The Participating Employee is suspended by a Participating Employer with a recommendation for dismissal and the dismissal is upheld;
  - (v) The Participating Employee is on approved leave of absence/lay-off from a Participating Employer for a period exceeding 12 consecutive months;
  - (vi) The Participating Employee is a Non-Permanent Employee and does not meet the minimum 37.5% work requirement as of December 31<sup>st</sup>;
  - (vii) The Participating Employer ceases to participate in the Plan.

**7.2 Eligible Dependent**

- (a) Coverage under this Plan will cease on the first day on which any of the following events occur:
  - (i) The Eligible Dependent no longer meets the definition of Eligible Dependent under the Plan;
  - (ii) The Participating Employee of whom the Eligible Dependent is a dependent ceases to be covered under the Plan.

**ARTICLE 8 – PREMIUMS****8.1 Premium Rate**

- (a) Premiums for core dental benefits are payable by a Participating Employer on behalf of its Participating Employees at a rate of 0.85% of Gross Salary.
- (b) Notwithstanding any other provision of the Plan, the Contractholder reserves the right to establish the rate of premiums payable under clause 8.1(a).
- (c) Funding for enhanced dental benefits is determined by each respective Participating Employer.

**8.2 Premium Remittances**

- (a) Premium remittances shall be made payable to the Public Employees Dental Plan and forwarded to the Contractholder no later than the 15<sup>th</sup> day of the month following the period for which the premium is due.
- (b) A Premium Statement must accompany the dental remittance.

**ARTICLE 9 - GENERAL****9.1 Currency**

- (a) All premiums paid to the Plan and all reimbursements made by the Plan are payable in Canadian currency.
- (b) In those instances where an Eligible Dental Expense is incurred in another currency, the Plan Administrator will at its discretion fix the rate of exchange to be used in converting the Eligible Dental Expense to Canadian currency for the purpose of reimbursement under the Plan.

**9.2 Determination of Contractholder Conclusive**

- (a) With respect to any matter or thing arising out of or in connection with the Plan, including but not limiting the generality of the foregoing, eligibility of a Participating Employee and/or Eligible Dependent, eligibility of an expense, amount of any benefit payable and any other aspect of interpretation or application of the Plan, the determination thereof lies with the Contractholder and any such determination made by the Contractholder shall be conclusive and binding upon the Participating Employee, Eligible Dependent and any other party. A Participating Employee has the right to make representations with respect to any matter being determined by the Contractholder.

**9.3 Recovery of Overpayments**

- (a) If a Participating Employee receives reimbursement pursuant to the Plan that is in excess of the reimbursement that should have been made, the Contractholder shall have the right to recover the amount of such excess from the Participating Employee and may at its option deduct the amount of such excess from any subsequent reimbursement payable to the Participating Employee.

**9.4 Power to Amend**

- (a) The Contractholder reserves the right to amend the Plan in whole or in part upon 31 days written notice to the Participating Employers.

**ARTICLE 9 - GENERAL****9.5 Public Employees Dental Fund**

- (a) The Public Employees Dental Plan (the Plan) has been established and designated pursuant to section 64 of *The Financial Administration Act, 1993* as a benefit plan to be operated by the Public Employees Benefits Agency. The Public Employees Dental Fund (the Fund) is a fund established for the purpose of providing the dental benefits provided for by the Plan. The Fund is a trust fund consisting of contributions received from Participating Employers and is used solely to account for the transactions of the Plan, whereby benefits, or the amounts required by a contract entered into for the provision of benefits, are paid out to Participating Employees, and administrative expenses of the Plan are paid.
- (b) Enhanced dental benefits are provided to Participating Employees of certain Participating Employers. Funding for these enhanced benefits is determined by each respective Participating Employer. Surplus funding held on behalf of those Participating Employers providing enhanced dental benefits may be refunded to the Participating Employer upon written request by the Participating Employer.
- (c) The Fund cannot run a deficit. It may accumulate a surplus for the purpose of ensuring that the payment of benefits under the Plan can be made. In the event of there being any remaining surplus in the Fund on termination of the Plan, the distribution of the surplus will be determined by legislation or by variation of the trust.

**APPENDIX A PARTICIPATING EMPLOYERS**

The following employers participate in the Public Employees Dental Plan:

- Advocate for Children and Youth (Office of the)
- Board of Arbitration under *The Surface Rights Acquisition and Compensation Act* (The)
- Cafeteria Board of Saskatchewan
- Chief Electoral Officer (Office of the)
- eHealth Saskatchewan
- Farm Land Security Board
- Financial and Consumer Affairs Authority of Saskatchewan
- Global Transportation Hub Authority (The)
- Information and Privacy Commissioner (Office of the)
- Information Services Corporation
- Innovation Saskatchewan
- Leader of the Opposition (Office of the)
- Legislative Assembly Service
- Liquor and Gaming Authority
- Livestock Services of Saskatchewan Corporation
- Meewasin Valley Authority
- NDP Caucus Office
- Ombudsman (Office of the)
- Physician Recruitment Agency of Saskatchewan

## APPENDIX A PARTICIPATING EMPLOYERS

- Prairie Diagnostic Services Inc.
- Provincial Archives of Saskatchewan
- Provincial Auditor (Office of the)
- Public Interest Disclosure Commissioner (Office of the)
- Residential Tenancies (Office of)
- Safe Saskatchewan Inc.
- Saskatchewan Archives Board
- Saskatchewan Arts Board
- Saskatchewan Assessment Management Agency
- Saskatchewan Centre of the Arts
- Saskatchewan Crop Insurance Corporation
- Saskatchewan Government Insurance
- Saskatchewan Health Authority, with respect to employees who were members of the Saskatchewan Government and General Employees' Union and were transferred to the Authority on April 1, 2018 pursuant to clause 9-1(1)(b) of *The Provincial Health Authority Act*.
- Saskatchewan Human Rights Commission
- Saskatchewan Impaired Driver Treatment Centre
- Saskatchewan Milk Marketing Board
- Saskatchewan Municipal Board
- Saskatchewan Party Caucus
- Saskatchewan Polytechnic
- Saskatchewan Pork Development Board

## **APPENDIX A PARTICIPATING EMPLOYERS**

- Saskatchewan Power Corporation
- Saskatchewan Professional Teachers Regulatory Board
- Saskatchewan Telecommunications Holding Corporation
- Saskatchewan Transportation Company
- SaskBuilds Corporation
- SaskEnergy Incorporated
- Technical Safety Authority of Saskatchewan
- TransGas Limited
- Wakamow Valley Authority
- Wanuskewin Heritage Park Authority
- Wascana Centre Authority
- Western Development Museums
- Workers' Compensation Board (The)

The Government of Saskatchewan with respect to the following individuals:

- Advocate for Children and Youth
- Assistant Chief Electoral Officer
- Chief Electoral Officer
- Conflict of Interest Commissioner
- Director of Residential Tenancies
- Information and Privacy Commissioner
- Judges of the Provincial Court
- Legislative Assembly (Members of the)



## APPENDIX A PARTICIPATING EMPLOYERS

- Members of the Public Service of Saskatchewan as defined by *The Public Service Act, 1998*
- Ombudsman
- Provincial Auditor
- Public Interest Disclosure Commissioner
- Senior Justices of the Peace, appointed under section 4 of *The Justices of the Peace Act, 1988*
- Supervising Justice of the Peace, appointed under section 3 of *The Justices of the Peace Act, 1988*

**APPENDIX B CORE DENTAL BENEFITS  
MAXIMUM REIMBURSEMENT SCHEDULE**

[Core Plan  
Maximum Reimbursement Schedule \(pdf\)](#)

**APPENDIX C INFORMATION SERVICES CORPORATION OF  
SASKATCHEWAN  
ENHANCED DENTAL BENEFITS**

- (a) Effective August 1, 2002 enhanced dental benefits were introduced for employees of the Information Services Corporation of Saskatchewan.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Information Services Corporation of Saskatchewan Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .51% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Information Services Corporation of Saskatchewan  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX D JUDGES OF THE PROVINCIAL COURT ENHANCED DENTAL BENEFITS**

- (a) Effective July 1, 2000 enhanced dental benefits were introduced for Judges of the Provincial Court.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Judges of the Provincial Court Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times remit within 30 calendar days sufficient funds to reimburse enhanced dental benefits and administration costs as billed by PEBA.
- (e) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.

[Judges of the Provincial Court  
Maximum Reimbursement Schedule \(pdf\)](#)

**APPENDIX E LEGISLATIVE ASSEMBLY OFFICE  
ENHANCED DENTAL BENEFITS**

- (a) Effective July 1, 2000 enhanced dental benefits were introduced for the Legislative Assembly Office.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Legislative Assembly Office Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .40% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Legislative Assembly Office  
Maximum Reimbursement Schedule \(pdf\)](#)

**APPENDIX F    MEEWASIN VALLEY AUTHORITY  
ENHANCED DENTAL BENEFITS**

- (a) Effective January 1, 1999 enhanced dental benefits were introduced for employees of Meewasin Valley Authority.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Meewasin Valley Authority Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .51% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Meewasin Valley Authority  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX G    PROVINCIAL AUDITOR SASKATCHEWAN ENHANCED DENTAL BENEFITS**

- (a) Effective November 1, 2000 enhanced dental benefits were introduced for employees of the Provincial Auditor Saskatchewan.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Provincial Auditor Saskatchewan Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .25% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Provincial Auditor Saskatchewan  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX H PUBLIC SERVICE OF SASKATCHEWAN - CUPE 600 ENHANCED DENTAL BENEFITS**

- (a) Effective September 30, 1997 enhanced dental benefits were introduced for members of the PS/CUPE 600 bargaining unit of the Canadian Union of Public Employees.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the CUPE 600 Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .75% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Canadian Union of Public Employees Local 600  
Maximum Reimbursement Schedule \(pdf\)](#)



## **APPENDIX I PUBLIC SERVICE OF SASKATCHEWAN - OUT-OF-SCOPE ENHANCED DENTAL BENEFITS**

- (a) Effective July 1, 2000 enhanced dental benefits were introduced for out-of-scope employees of the Public Service of Saskatchewan.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Out-of-Scope Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .40% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Out-of-Scope Employees of Executive Government of Saskatchewan  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX J PUBLIC SERVICE OF SASKATCHEWAN - PS/GE SGEU ENHANCED DENTAL BENEFITS**

- (a) Effective September 30, 1997 enhanced dental benefits were introduced for members of the PS/GE SGEU bargaining unit of the Saskatchewan Government and General Employees' Union.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the PS/GE SGEU Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .56% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Members of PS/GE SGEU \(Government Employees\)  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX K SASKATCHEWAN ASSESSMENT MANAGEMENT AGENCY ENHANCED DENTAL BENEFITS**

- (a) Effective March 1, 1998 enhanced dental benefits were introduced for employees of the Saskatchewan Assessment Management Agency.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Assessment Management Agency Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times remit within 30 calendar days sufficient funds to reimburse enhanced dental benefits and administration costs as billed by PEBA.
- (e) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.

[Saskatchewan Assessment Management Agency  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX L SASKATCHEWAN CROP INSURANCE CORPORATION ENHANCED DENTAL BENEFITS**

- (a) Effective September 1, 1998 enhanced dental benefits were introduced for employees of the Saskatchewan Crop Insurance Corporation.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Crop Insurance Corporation Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the out-of-scope enhanced dental benefits is set at a rate of 0.35% of straight time annual payroll fully paid for by the Participating Employer. Or,
- (d) The premium rate established for the provision of in-scope enhanced dental benefits is set at a rate of 0.51% of straight time annual payroll fully paid for by the Participating Employer.
- (e) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (f) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (g) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (h) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (i) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Saskatchewan Crop Insurance Corporation  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX M SASKATCHEWAN GOVERNMENT INSURANCE ENHANCED DENTAL BENEFITS**

- (a) Effective October 1, 1997 enhanced dental benefits were introduced for employees of Saskatchewan Government Insurance.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Government Insurance Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of \$5.26 per month (single) and \$19.94 per month (family) for in-scope employees and \$8.15 per month (single) and \$28.67 per month (family) for out-of-scope employees fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Saskatchewan Government Insurance  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX N SASKATCHEWAN POLYTECHNIC – OUT-OF-SCOPE ENHANCED DENTAL BENEFITS**

- (a) Effective July 1, 2004 enhanced dental benefits were introduced for out-of-scope employees of the Saskatchewan Polytechnic.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Polytechnic Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times remit within 30 calendar days sufficient funds to reimburse enhanced dental benefits and administration costs as billed by PEBA.
- (e) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.

[Saskatchewan Polytechnic \(Out-of-Scope employees\)  
Maximum Reimbursement Schedule \(pdf\)](#)

## APPENDIX O SASKATCHEWAN LIQUOR AND GAMING AUTHORITY ENHANCED DENTAL BENEFITS

- (a) Effective July 1, 2002 enhanced dental benefits were introduced for employees of the Saskatchewan Liquor and Gaming Authority.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Liquor and Gaming Authority Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the out-of-scope enhanced dental benefits is set at a rate of .45% of straight time annual payroll fully paid for by the Participating Employer.
- (d) The premium rate established for the provision of the in-scope enhanced dental benefits is set at a rate of .60% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Saskatchewan Liquor and Gaming Authority  
Maximum Reimbursement Schedule \(pdf\)](#)

**APPENDIX P SASKATCHEWAN POWER CORPORATION  
ENHANCED DENTAL BENEFITS**

- (a) Effective August 1, 1991 enhanced dental benefits were introduced for employees of the Saskatchewan Power Corporation.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Power Corporation Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times remit within 30 calendar days sufficient funds to reimburse enhanced dental benefits and administration costs as billed by PEBA.
- (e) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.

[Saskatchewan Power Corporation  
Maximum Reimbursement Schedule \(pdf\)](#)



## APPENDIX Q SASKATCHEWAN PROFESSIONAL TEACHERS REGULATORY BOARD

- (a) Effective September 1, 2015 enhanced dental benefits were introduced for employees of the Saskatchewan Professional Teachers Regulatory Board.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Provincial Auditor Saskatchewan Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .50% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Saskatchewan Professional Teachers Regulatory Board  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX R SASKATCHEWAN TELECOMMUNICATIONS ENHANCED DENTAL BENEFITS**

- (a) Effective March 23, 1997 enhanced dental benefits were introduced for employees of Saskatchewan Telecommunications.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Saskatchewan Telecommunications Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Saskatchewan Telecommunications  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX S WESTERN DEVELOPMENT MUSEUM ENHANCED DENTAL BENEFITS**

- (a) Effective January 1, 2001 enhanced dental benefits were introduced for employees of the Western Development Museum.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Western Development Museum Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The funding for the provision of the enhanced dental benefits is a charge to the Participating Employer billed by PEBA on a monthly basis.
- (d) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times remit within 30 calendar days sufficient funds to reimburse enhanced dental benefits and administration costs as billed by PEBA.
- (e) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.

[Western Development Museum  
Maximum Reimbursement Schedule \(pdf\)](#)

## **APPENDIX T    WORKERS' COMPENSATION BOARD ENHANCED DENTAL BENEFITS**

- (a) Effective January 1, 1998 enhanced dental benefits were introduced for employees of the Workers' Compensation Board.
- (b) Enhanced dental benefits over and above those provided under the core plan are set out in the Workers' Compensation Board Maximum Reimbursement Schedule, as established by the Participating Employer.
- (c) The premium rate established for the provision of the enhanced dental benefits is set at a rate of .45% of straight time annual payroll fully paid for by the Participating Employer.
- (d) After the payment of the enhanced dental benefits and associated administration costs, any remaining surplus funds will be invested pursuant to the investment guidelines of the Public Employees Dental Plan.
- (e) The enhanced dental plan may not operate in a deficit position. The Participating Employer must at all times have to its credit surplus funds sufficient to pay enhanced dental benefits and administration costs.
- (f) Subject to paragraph (e), surplus funds may be refunded to the Participating Employer upon written request by the Participating Employer.
- (g) Funding, enhanced dental benefits and administration costs will be reported by PEBA to the Participating Employer on a monthly basis.
- (h) Interest will be reported by PEBA to the Participating Employer on a quarterly basis.

[Workers' Compensation Board  
Maximum Reimbursement Schedule \(pdf\)](#)