

Nova Scotia Government Retired Employees Association

Dental / Travel Plans information letter

Dear Member

The dental / travel plans were reviewed and recommended by your Provincial Executive & Regional President/Representatives, have now been in force since August 1 2008.

The following information may help with any questions you may have on the plans.

Dental Plan:

Q: What is covered under the plan?

- 80% reimbursement for Basic Dental Services and 70% reimbursement for Major Dental Service. This is the same for both Dental Plan Option 1 and Option 2. Services must be rendered in Canada

Q: What is the difference in benefits between Dental Plan Option 1 and 2?

The difference is the annual maximum of each plan:

- Option 1: Basic and Major Services have a combined maximum of \$1,000 per person
- Option 2: Basic is \$750 per person, per policy year and Major is \$750 per person, per policy year.

Q: How do I claim for reimbursement for my dental work?

- You can submit your dentist's standard claim form, or if your dentist has a pay-direct service, they can submit your claim electronically on your behalf.

Q: If I am a member of the NSGREA is my spouse who isn't a member able to participate in the plan?

- Yes, member and spouse would qualify as a Couple rate.

The provisions of the plan presently are:

- You must be a member in good standing of the NSGREA to join the plan.
- Applicants must apply for coverage within 90 days after effective date of retirement or loss of coverage /spousal coverage
- If coverage is not applied for within 90 days of the effective date of retirement all dental benefits will be limited to \$300 during the first 12 months of coverage.
- If one leaves the dental plan, not able to enroll again Dependent coverage up to age 21, or age 25 if student
- Over age disabled coverage is eligible

- As this is an annual plan if one wishes to cancel, any unpaid annual premiums must be remitted in full.
- Any changes can be made in writing at annual renewal -August 1
- No termination age.
- Services must be performed in Canada so members can be a resident of any province as long as they are a member of the NSGREA.
- NSGREA dental fees out of province based on Canadian fee guide
- Upgraded options during the year (e.g. Single to couple) the rate for the upgraded option takes effect immediately and will remain in effect for the remainder of the entire policy year.
- Down graded options (e.g. couple to single) the remainder of the annual premium for the original option remains due. On renewal, the policy will be downgraded and any required adjustment to the premium level will be made
- Upon death of a dependent, the premium will be adjusted the first month following the date of death.

For those interested in enrolling, complete the Enrolment Form

- 1) Choose either Dental Plan Option 1 or Option 2;
- 2) Choose Single, Couple or Family coverage;
- 3) Complete the Pre-Authorized Payment Information on the Enrolment Form
 - attach a cheque for the 1st month 's premium
 - and a voided cheque for automatic withdrawal of subsequent monthly premiums;
- 4) Mail the completed Enrolment Form and cheques to GMS as per address on enrollment form.

Travel Plans

The association has two travel plans.

Travel Plan 2 – (with dental)

- This travel plan was first set up with dental plan originally.
- One has to be member of association and dental plan
- Is an annual / Multi -30-day plan
- \$1 million coverage
- No trip cancellation / baggage coverage or single trip.

Travel plan 1 – Travel Star

All the travel information for it is on the association website. Hi lights are:

- Coverage is five million
- Able to get trip delay/cancellation
- Baggage coverage
- Can get quotes and apply on- line at any time.
- Must be member of association

It has two types:

- Single trip – buy for a specific trip- Can also be used to top up coverage if have annual.
- This can be applied for on- line
- Multi- annual trip – able to buy 15 or 30-day trips that can be used as many times a year as one wants. Must be back in country after the 15 or 30 days before going out again

To get quote or apply for this travel plan:

- Go to the association site www.nsgrea.ca - then to benefits tab top right
- Once on the benefits page – click on link on travel plan 1
- This will take you to association's link to GMS travel
- Here you are able to get a quote and apply on line for the insurance
- You will receive all information for the plan thru email

Yours sincerely

Employee Benefits Plus

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** Any questions feel free to contact us

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