

# *Employee Benefits Plus*

July 1 2023

NSGRE  
477 Cobequid Road  
Unit 2 Lower Sackville  
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Dear Members

The growth in the dental plan once again has been a success with an increase of 3.62% in members this year. Despite inflation still remaining high at close to 5% , utilization (paid claims) 8% higher than previous year, dental fee guide, which the plan has no control over had a 5.92 % increase . With all these factors the dental plan will only change below these factors in the upcoming year. Single rates change \$1.86 month, couple rates approx. \$3.53 month and family rates just over \$4 month.

. The 30-day multi -trip travel plan which is unique as it is optional as long as one is a member of dental plan, no requirements to complete medical questions with only a pre-existing exclusion clause and is guaranteed issue. The current travel rates will not increase this year.

We are encouraged by the membership support and hope the plans continues to grow. The new rates are effective Aug 1 2023 ,as a reminder to existing dental /travel plan members, any plan changes to coming year can be made at this time in writing to G.M.S. or emailed to us before July 31 2023

We also can provide you with information should you require additional health plans or non-medical life insurance for yourself or family members

For any questions or information about the feel free to email or phone us.

Sincerely

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