

**Nova Scotia Government Retired Employees Association**  
**Dental / Travel Plans information letter**

\* revised July 2023

Dear Member

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 between 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?

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

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/common-law would qualify as a Couple rate.
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**The provisions of the plan presently are:**

- **You must be a member in good standing of the NSGREA to join the plan.**
- Membership in the NSGREA shall be open to:
  - All persons who are in receipt of a Nova Scotia Public Service Superannuation Benefit (pension);
  - The spouse of a deceased member; and
  - All former members (retired) of the Nova Scotia Government and General Employees Union (NSGEU).
- Applicants must apply for coverage within 90 days after effective date of retirement or loss of coverage /spousal coverage to get full 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

- *A retiree may terminate coverage at any time, by giving written notice to GMS at least sixty (60) days in advance. Termination shall take effect on the later of the date of termination stated in the written notice, or sixty (60) days after the written notice is received by GMS.*
- No termination ages.
- 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.
- Any options upgraded during the year (eg. 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 who wish to join dental plan**

1. Fill out enrollment form
2. Fill out pre-authorized Debit (pad) agreement . First premium will be taken out using your banking info, no need to enclose first payment.
3. Mail completed forms to GMS - address on bottom enrollment form.

Or

\*\*\*\***NEW** 4. You are now able to scan and email the enrollment forms to [employee.benefits.plus@gmail.com](mailto:employee.benefits.plus@gmail.com)

\*\* In email subject heading put - NSGREA dental enrollment

#### **Enrollment form:**

Section A- Personal information - fill out all your information

Section B- Coverage Selection – Select your dental option 1 or 2

- optional travel coverage – only to be filled out if applying for travel plan 2 – 30-day multi plan. (Travel Star – plan 1 is done on-line – see Travel plan info below)

Section C – Family information: - fill all that relates to you

Section D – other coverage fills all that relates to you

Section E – person enrolling to sign.

#### **Pre-Authorized Debit (pad) Agreement**

Section A- General information – fill all that relates to you – (GMS id / plan to be filled out by GMS)

Section B- account information – your bank info that corresponds to void cheque or bank form

Section C- read and sign. single or joint signatures

#### **Travel Plans** -

The association has two travel plans.

#### **Travel Plan 2 – 30-day Multi (with dental plan)**

- 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

### Travel plan 1 – Travel Star

- 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

- There are two types for travel star

1. Single trip – buy for a specific trip- Can also be used to top up coverage if have annual.
2. 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

One of the great advantages of travel star is that one is able to get a quote or apply on line and receive all information by email right after you buy.

- To get quote or apply for travel star
- Go to the association site [www.nsgrea.ca](http://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

### **Non- medical – Simplified Life Insurance**

- For those hard to insure, have no love for needles or don't want a lengthy underwriting process, but want additional coverage. Contact us we can show you a few ideas.

Yours sincerely

David Lawand / Glenn Macinnis

### **Employee Benefits Plus**

Benefits Consultants

Offering a range of products by leading providers to best meet your needs

David- 902-565--9085 / Glenn- 902-220-2020

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