

Employee Benefits Plus

July 1 2022

NSGREA
477 Cobequid Road
Unit 2 Lower Sackville
NS B4C 4E9

Dear Members

The growth in the dental plan once again has been a success with an increase of 4.06% this year. Despite inflation being at 7.7% one of its highest levels in time, utilization (claims) higher than previous years as dental offices opened up post 2020, dental fee guides, which plan has no control over up over 5.1%. With all these factors the dental plan will have a slight increase in the upcoming year. Single rates up approx. \$2 month Couple rates \$3.86 month and family rates just under \$5 month. It should be noted that in the previous 14 years the plan has only had 2 previous increases and first in 8 years and a decrease in 2020 /2021

. The 30-day multi -trip travel plan which is pretty unique as it is optional as long as member of dental, no requirements to complete medical questions with only a pre-existing exclusion clause and is guaranteed issue. It will average a \$3.16 / month increase to keep up on increasing costs.

We are encouraged by the membership support and hope the plans continues to grow. As a reminder to existing dental 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 2022.

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

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

employee.benefits.plus@gmail.com

Employee Benefits Plus - Benefits Consultants
Offering a range of products by leading providers to best meet your needs.
Sydney/Halifax

(