

# *Employee Benefits Plus*

June 10, 2024

NSGREA  
477 Cobequid Road  
Unit 2 Lower Sackville  
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Dear Members

The growth in the dental plan once again continues to grow with an increase of 2.4 % in members last 12 months. With expected shifts in inflation, utilization (paid claims) increased by 10.7% last year. Along with dental costs, which plan can't control, continuing to surge resulting in a dental fee guide increase in Nova Scotia by 4.7% in 2024. With all these key factors that determine rates for the plan, some factors being uncontrollable, the dental plan will have a small monthly increase in all options on average \$3.69 a plan member effective for Aug 1 2024 .

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.

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.

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 feel free to email or phone us.

Sincerely

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