

# *Employee Benefits Plus*

June 27, 2026

NSGRE  
477 Cobequid Road  
Unit 2 Lower Sackville  
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Dear Members

After 18 years the dental plan once again has proven to be well received by all as seen by a 3.1 % increase in membership this past year.

After applying an adjustment for group claims experience, trend and inflation of over 3% ,uncontrollable dental fee guide increase of 3.5% and the average age increase of the group (which leads to increase in claims frequency) this year's renewal initial required an increase of close to 4%. After some negotiation we were able to have it dropped to 2.74%. Single rates will increase just about \$1.50 month while couple rates just below \$3 month. Family rates will also have an increase.,

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. With an increase in claims in the multi-trip plan this past year it will have a slight increase of 1 %. As a reminder for those that don't the multi- travel plan option there is also a single travel plan available. Ask us about it if needed.

The new optional Health benefit, which has only been in force since Aug 1 2025 which has been well received. As it has only 9 months of experience next year with 21 months of experience will give a true picture of it's performance. But after adjustment for trend and claims experience the health plan will have a decrease of 10% for its rates next year

We are encouraged by the membership support and hope the plans continues to grow.

As a reminder to existing dental /travel and health plan members, any plan changes for the coming year can be made at this time in writing to G.M.S. or emailed to us before July 31 2026

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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