

Nova Scotia Government Retired Employees Association

Dental / Travel / Optional Health Plan Information letter

(Revised Feb- 2026)

Dear Member

The following information may help with any questions you may have on the Dental /Travel
Optional Health plans

Dental Plan:

- There are two options in plan

Q: What is the difference between Option 1 and 2?

- Both have basic and major services
- No difference in what services are covered in either option.
- There is a difference in the annual maximum claim of each option.
- 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. Combined of \$1,500 / year

Q: What is reimbursed 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: 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 / dependent who isn't a member able to participate in the plan?

- Member and spouse/common-law would qualify as a Couple rate.
- Dependent coverage up to age 21, or age 25 if student -family rate
- Over age disabled coverage is eligible -family rate

Q What happens on death member

- On death of member - spouse / common law can become member and pay dues.
- On the event of the death of the head of the policy, the remaining spouse once becoming a member of NSGREA can continue with single coverage.
 - GMS would require a new enrolment form and banking form (pad) or confirmation that the banking had not changed, for the spouse submitted to us to continue the benefits
 - they would receive a new ID card.
- Upon death of a dependent, the premium will be adjusted the first month following the date of death

The provisions of the plans presently are:

- You must be a member in good standing of the NSGREA to join the plan.
*Contact NSGREA for membership qualifications.
- 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

For those who wish to join any of the plans

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

** In email subject heading put - NSGREA dental enrollment

Enrollment form: (one form for all plans)

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)
- Optional health

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

Optional Health Plan * new effective Aug 2025

- New optional health plan – not intended to replace existing health plan received at retirement.
- Designed mainly for spouses or partners of members who may not have adequate or any health coverage.
- Annual plan – Aug 1 – July 31
- Most apply for coverage within 90 days of retirement or loss of coverage of spouse or partner, or maybe required to complete medical questionnaire to qualify.
- Single, couple and family coverage.
- Benefit coverage as per health summary guide

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
- Has to be added on enrollment or annual renewal

Travel plan 1 – Travel Star

- Coverage is five million
- Able to get trip delay/cancellation
- Baggage coverage.
- Must apply for coverage before leave province of residence
- While away if want to extend coverage days able to call GMS and extend, as long as no claims have been made.
- Once policy is in place any rate changes after will not affect policy.
- Can get quotes and apply on- line at any time.

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 - 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

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

employee.benefits.plus@gmail.com