

Employee Benefits Plus

July 11, 2011

Dear NSGREA Member,

As a member of NSGREA there are several benefits that you are able to join and take advantage of. As benefit consultants, each and every year we speak with existing and new suppliers to improve or update existing plans, prices and find new plans where a need may arise - all with the hope of growing membership participation.

Our review is as follows:

Dental Plan:

- The dental plan has been a success and for the upcoming year (August 1, 2011 – July 31, 2012) the rates are staying competitive and the same. We are encouraged by the membership support and hope the plan continues to grow. As a reminder to existing dental plan members any plan changes can be made at this time in writing to G.M.S.

Life Insurance:

- In our review of this benefit with some members we have found the following. Although life insurance may be in place on retirement, it will drop off in time. Members wanted piece of mind knowing that arrangements were in place to protect their survivors. With this in mind we have added another life option for members.

Life Insurance benefits are as follows:

1. Plan Direct
 - Guaranteed Issue
 - No medical questions
 - Full coverage payable after 24 months
2. Golden Protection - * **NEW**
 - Limited medical questions
 - Immediate coverage

Travel Plans:

- We have upgraded the travel plans for all NSGREA members, whether members of the dental plan or not.

Travel plan benefits are as follows:

1. G.M.S. – Travel Star - * **NEW**
 - Available to all members , whether member of dental plan or not
 - Daily / multi trip
 - Emergency medical, trip cancellation & interruption , baggage loss and damage
 - On-line access
2. G.M.S. – Travel Plan – available to new dental plan members

Retirement Planning:

- Choosing retirement products to help you plan for lifetime income can be complex. For another opinion or how “Lifetime Income Benefit” can guarantee income for life, feel free to contact us.

Once again, thanks for your support. Feel free to contact us with any questions you may have.

Sincerely
David Lawand, B.Comm

Employee Benefits Plus - Benefits Consultants – offering a range of products by leading providers to best meet your needs.

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