

## ***Nova Scotia Government Retired Employees Association***

Dear Member

The dental plan, which was reviewed and recommended by your Provincial Executive & Regional President/Representatives, has now been in force since August 1, 2008.

For those interested in enrolling, complete the Enrolment Form, and:

- 1) Choose either Dental Plan Option 1 or Option 2;
- 2) Choose Single, Couple or Family coverage;
- 3) Complete the Pre-Authorized Payment Information on the Enrolment Form
  - attach a cheque for the 1st month's premium
  - and a voided cheque for automatic withdrawal of subsequent monthly premiums;
- 4) Mail the completed Enrolment Form and cheques to Group Medical Services Head Office.

The following information may help with any questions you may have:

The provisions of the plan presently are:

- You must be a member in good standing of the NSGREA to join the plan.
- Applicants must apply for coverage within 90 days after effective date of retirement
- Late applicant after 90 days will be limited to \$300 maximum claims coverage per person for first year in plan. Regular claims thereafter.
- If one leaves the dental plan, not able to enroll again
- As this is an annual plan if one wishes to cancel, any unpaid annual premiums must be remitted in full.
- No termination age.
- Dependent coverage up to age 21, or age 25 if student
- Over age disabled coverage is eligible
- 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

- Upgraded options during the year (e.g. 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
- Upon death of a dependent, the premium will be adjusted the first month following the date of death.

**Q: What is covered under the plan?**

A: 80% reimbursement for Basic Dental Services and 70% reimbursement for Major Dental Services

- This is the same for both Dental Plan Option 1 and Option 2.
- services must be rendered in Canada

**Q: What is the difference in benefits between Dental Plan Option 1 and 2?**

A: The difference is the annual maximum of each plan:

Option 1: Basic and Major Services have a combined maximum of \$1,000 per person, per policy year.

Option 2: Basic is \$750 per person, per policy year and Major is \$750 per person, per policy year.

**Q: How do I claim for reimbursement for my dental work?**

A: You can submit your dentist's standard claim form, or if your dentist has a pay-direct service, they can submit your claim electronically on your behalf.

**Q: If I am a member of the NSGREA is my spouse who isn't a member able to participate in the plan?**

A: Yes, member and spouse would qualify as a Couple rate.

**Yours sincerely,  
*Employee Benefits Plus***

**\*\* If you have any questions or require clarification, please feel free to call or e-mail us for more information:**

**Phone: 902-539-1160 ext 230 or 902-445-0229**

**Email: [david.lawand@f55f.com](mailto:david.lawand@f55f.com) or [employee.benefits.plus@gmail.com](mailto:employee.benefits.plus@gmail.com)**