

# *Employee Benefits Plus*

June 1 2025

NSGRE  
477 Cobequid Road  
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Dear Members

Going into its 18<sup>th</sup> year the dental plan once again has proven to be well received by all. With expected shifts in inflation and utilization paid claims increased by close to 3% last year, along with dental costs, which the plan can't control, continuing to increase resulting in a dental fee guide increase in Nova Scotia by close to 4% in 2025. With all these key factors that determine rates for the plan, some uncontrollable the dental plan will have an increase close to inflation, single rates will increase just below \$3 month while couple rates up just above \$5 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. The only requirements are to complete medical questions, with a pre-existing exclusion clause per the schedule, and is a guaranteed issue. With a large increase in claims in the multi-trip travel plan this past year, it will have a slight increase of 1.5%. As a reminder for those that don't have the multi-trip travel plan option, there is also a single travel plan available. Ask us about it if needed.

By now you should have all received the "Open Enrollment mailout. This is for members who aren't on the dental plan and beyond the 90-day late penalty. Also included is the new optional Health plan which has no medical questions if enrolled before June 30 2025. Remember if you enroll before June 30, there is no late penalty for dental, medical and optional health. Nothing changes with your existing plans.

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 for the coming year can be made at this time in writing to G.M.S. or emailed to us before July 31 2025

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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