



Great-West Life

Central Zone Health, Dental, and Travel Benefits Plans Rate Review

Review of NSHA Central Zone Great-West Life health, dental, and travel benefits plans has resulted in the need to implement a rate increase to the health plan effective October 2, 2016. The new rates are shown below and will be reflected on pay deposited October 27, 2016.

Health Plan

Canadian health plans continue to see a trend of increasing costs and claiming patterns, with average inflationary trends in the range of 8%-10% per year. The NSHA Central Zone Great-West Life health plan has experienced a similar increase in claims and costs. Specifically, there has been a significant increase in prescription drug claims. As a result, the health plan rates will **increase by 8.0%** effective October 2, 2016.

The Great-West Life per pay health plan deduction is/will be as follows:

Employees Under age 65 (Cost shared: 35% Employee (EE)/ 65 % Employer (ER))

	Current Rates		Renewal Rates		Per Pay Change	
Single Rate	EE \$17.69	ER \$32.85	EE \$19.10	ER \$35.48	EE \$1.41	ER \$2.63
Family Rate	EE \$44.02	ER \$81.75	EE \$47.54	ER \$88.29	EE \$3.52	ER \$6.54

Employees Over Age 65 (Cost shared: 35% Employee (EE) / 65 % Employer (ER))

	Current Rates		Renewal Rates		Per Pay Change	
Single Rate	EE \$8.84	ER \$16.43	EE \$9.55	ER \$17.74	EE \$0.71	ER \$1.31
Family Rate	EE \$22.01	ER \$40.88	EE \$23.77	ER \$44.15	EE \$1.76	ER \$3.27

Dental Plan

Dental claims have not increased since the annual review. Therefore, per pay rates remain unchanged: Single Rate: EE \$6.99 ER \$12.98 Family Rate: EE \$14.93 ER \$27.72

Emergency Out-Of-Country Travel

SSQ Financial requires no change to the current travel rates. Therefore, the per pay rates remain as: Single Rate: EE \$0.15 ER \$0.29 Family Rate: EE \$0.31 ER \$0.57

Should you have any questions, please call Cynthia Fox at 902-473-5827.