



Retiree Benefits At A Glance

Standing Committee on Insured Benefits

Fall 2016

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DENTAL – SURVEY RESULTS

We heard you

In the spring of 2016, we asked you to complete a survey to let us know your views about your current plan.

The survey and news bulletin were mailed to 8,108 plan members and we received 4,571 responses. This is a very engaged audience with an excellent response rate – 56%

Thank you!

Objectives of Survey...

The questions of the survey were designed to:

- ✓ Understand plan member demographics
- ✓ Educate members on the current dental coverage and fee guide,
- ✓ Gain insight on dental usage, and
- ✓ Ask members if they favor a 2015 fee guide and in doing so support paying a higher monthly premium.

Results...

74% surprised at dental costs and do not visit the dentist for this reason

60% agreed to the rate increase and upgrade to the 2015 fee guide

46% had better understanding of coverage after reading bulletin

Respondents...



- ✓ 96% from NB
- ✓ 65% from York, Saint John and Westmorland Counties



- ✓ 59% female
- ✓ 41% male
- ✓ 56.5% between ages of 60-69



- ✓ 57% family coverage
- ✓ 43% single coverage



- ✓ 82% visit the dentist annually
- ✓ 86% go for checkups & cleanings

Effective February 1, 2017 coverage will be based on 2015 fee guide & your rates will increase in:

- January 2017 for those who pay from monthly pension benefit, or
- February 2017 for those who pay by pre-authorized chequing

	Current Rates	New Rates	Monthly Increase
Single	\$20.15	\$27.98	\$ 7.83
Family	\$40.29	\$55.95	\$ 15.66

Dental coverage is optional. If you wish to change or cancel coverage on a go forward basis, complete the attached form or contact a Benefit Counsellor at 1-800-561-4012 or (506) 453-2296. If you cancel coverage you cannot join again at a later date.

Standing Committee on Insured Benefits (SCIB)

Government self-insures the retiree benefit plans and SCIB is responsible for the oversight and continuous review of your plans. SCIB's goal is to keep retirees educated and up-to-date on trends influencing the benefit plans and rates.

That being said, SCIB has also heard from retirees who would like to see more coverage and understand how rates are determined. The annual plan reviews are underway – so stay tuned for a new look and more information to follow.