



July 31st, 2023

**To: Regional Vice Presidents
Branches & Facilities**

New Retiree Dental Plan Enrollment

The Trustees of the NCBA Trust Fund have implemented a Retiree Dental Plan effective October 1st, 2023.

The Retiree Dental Plan will be available to all members of the NCBA Retiree Health Plan and their dependants. Members will have the option of choosing *Single* or *Family* coverage, regardless of their current Health Care election.

The Retiree Dental Plan will be administered by **Coughlin & Associates Ltd.** and underwritten by **Sun Life**.

The plan will resemble the Active NAV Canada Dental Plan and will include the following benefits:

- **Basic services:** 90% coverage
- **Dentures:** 90% coverage
- **Major services:** 50% coverage
- **Orthodontic services:** 50% coverage
- **Deductible:** \$0.00

The enrollment period for the Retiree Dental Plan will commence on August 1st until September 30th, 2023. Dental benefit coverage will begin October 1st, 2023.

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In order to make the process as seamless as possible, Coughlin & Associates Ltd. will be opening a dedicated call centre on August 1st, which will run Monday to Friday, 8:30 AM to 4:30 PM EST (excluding holidays), to address any questions you have. The call centre can be reached at **1-866-365-1517**.

[Click here to access the original NCBA Dental Plan Memo.](#)

On Behalf of the Executive Board;

Nick von Schoenberg
President

Scott Loder
Executive Vice President