

DENTAL AND VISION

Comprehensive Protection

Long days at a screen strain the eyes, and skipped dental visits turn small problems into costly ones. Provincial health plans generally don't cover routine dental or vision care for working-age adults, so employees look to their benefits plan.

Nova Star Insurance Consultant helps you choose dental and vision coverage that keeps your team healthy and productive. We compare plans from a wide range of Canadian carriers and customize coverage levels to fit your budget.

What is Group Dental and Vision Coverage?

Dental and vision benefits reimburse a share of eligible dental treatment, eye exams and eyewear for employees and their families. In most provinces, employer-paid premiums for these benefits are not a taxable benefit to employees, which makes them an efficient way to reward your team.

What Can a Plan Include?

Nova Star builds plans from these core components:

- Preventive and basic dental: checkups, cleanings, X-rays, fillings and extractions
- Major dental and orthodontics: crowns, bridges, dentures and braces, as optional add-ons
- Vision care: eye exams, prescription glasses, contact lenses and, on some plans, laser surgery

Basic vs. Major Dental: What's the Difference?

- **Basic dental** covers routine and preventive care, usually at a higher reimbursement level
- **Major dental** covers more complex work, typically at a lower percentage and with an annual maximum

The right mix depends on your team and your budget. Nova Star advisors will compare options side by side and help you set coverage levels, maximums and cost-sharing that work for your business.

Why Dental and Vision Benefits Matter for Canadian Employers

- The right dental and vision plan:

- Encourages preventive care that avoids bigger costs later
- Supports comfort and productivity for screen-heavy work
- Is one of the most valued benefits for hiring and retention
- Can extend coverage to employees' families
- Fits budgets of any size with flexible plan designs

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*