

HEALTH & DENTAL PLANS

Comprehensive Protection

Health and dental benefits are among the most valued parts of any job offer. Without them, employees face the full cost of prescriptions, dental care, and the services provincial health plans don't cover.

Group health and dental plans from Nova Star Insurance Consultant give your team that coverage at a lower cost than they could get on their own. We compare Canadian carriers and design a plan that meets your employees' needs and your budget.

What is a Group Health and Dental Plan?

It's an employee benefits plan that covers health and dental expenses for your team, and often their families, under one policy. Premiums can be shared between employer and employee, and employer-paid premiums are generally a deductible business expense.

What Does a Group Health and Dental Plan Cover?

Nova Star plans can be customized for your workforce, including:

- Prescription drugs
- Extended health care, such as paramedical services, medical equipment, and hospital room upgrades
- Vision care, including eye exams, glasses, and contact lenses
- Preventive and basic dental care, such as exams, cleanings, and fillings
- Major dental and orthodontic coverage
- Mental health support and Employee Assistance Programs
- Emergency out-of-country medical coverage

Provincial Health Plan vs. Group Benefits

- **Provincial health plans** cover doctor visits and hospital care, but not most prescriptions, dental, vision, or paramedical services
- **Group health and dental plans** fill those gaps for your employees and their families

Plan design matters as much as price. Nova Star advisors will compare carriers and help you choose coverage levels that fit your team and your budget.

Why Health Benefits Matter for Canadian Employers

- Offering group health and dental benefits:
- Helps attract and retain top talent
- Keeps employees healthier and more productive
- Boosts morale and engagement
- Costs less per person than individual coverage
- Gives you a generally tax-deductible way to reward your team

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.*