



# GMS Group Advantage<sup>®</sup>

**Benefit Plan for Small Business**

*Effective January 1, 2020*



# Generations of Canadians have counted on us. **You can, too.**

In 1949, well over a decade before Saskatchewan would introduce the world to Medicare, a determined group of friends and neighbours joined an equally determined group of doctors in one common pursuit: quality, affordable health insurance.

Everyone would contribute a small sum each month to make sure that, in the event of unexpected illness or injury, they and their loved ones would be well taken care of – and so would the bill.

Group Medical Services was born.

Today, GMS endures as a preferred provider of health and travel insurance, covering a vast range of costs government and other private benefit plans do not. And we've been extending our trademark combination of service, choice and value across Canada since 2003 – to enthusiastic and continually growing response.

Much has changed in over 70 years, but here's what never will:  
Our commitment to protecting you.

## GMS Group Advantage® for Small Business (with 3 – 10 employees)

As a business owner, your time is valuable. To simplify the selection and reduce the cost of your group benefits package, we've created GMS Group Advantage, a health and dental plan specifically designed and attractively priced for small businesses with 3 – 10 employees.

Your coverage can be as comprehensive and affordable as you'd like – simply choose the health and/or dental plans that best suit your needs and calculate your monthly premium. No need to wait for a quote!

Finally, Group Advantage plans were designed with stability in mind which means you won't see a big premium hike when your plan renews.

### GMS Group Advantage Health Plans

- Silver** Health, vision and prescription drug coverage at the most cost effective pricing.
- Gold** Higher health, vision and prescription drug maximums.
- Platinum** *Generous health, vision and prescription drug maximums.*

### GMS Group Advantage Dental Plans

*Available with the purchase of a Group Advantage Health Plan*

- Silver** Covers preventative care and routine basic procedures like fillings, x-rays and denture repair.
- Gold** Includes preventative and basic services and major procedures including crowns, dentures and veneers.
- Platinum** *Coverage for preventative and basic services, major procedures and orthodontic services.*

Dental plans include an employer choice of a \$500, \$1,000, \$1,500 or \$2,000 combined annual coverage maximum per person, per year.

### Life & Disability Products

Make sure you and your employees are fully covered by talking to your broker or Regional Sales Director about adding Life & Disability insurance to your benefits plan.

# GMS Group Advantage®

## Health Plan Benefits at a Glance

Health Benefits	Silver	Gold	Platinum
<b>Extended Health</b> (coverage per person)			
<b>Eye Exams, Glasses, Contact Lenses &amp; Surgery</b>	\$60 per 2 years (eye exams only)	\$150 per 2 years	\$300 per 2 years
<b>Health Practitioners</b>	\$250 combined	\$350 combined	\$400 per specialist per year
<b>Hearing Aids</b>	n/a	\$500 per 5 years	\$500 per 3 years
<b>Diabetic Supplies &amp; Equipment</b>	\$300	\$300	\$500
<b>Oxygen Equipment</b>	\$500	\$500	\$500
<b>Blood Pressure Monitors</b>	n/a	n/a	1 per policy per 5 years
<b>Custom Made Foot Orthotics</b>	1 pair per 5 years (adult) 1 pair per year (children under 17)	1 pair per 5 years (adult) 1 pair per year (children under 17)	1 pair per 5 years (adult) 1 pair per year (children under 17)
<b>Therapeutic Shoes</b>	n/a	\$200	\$200
<b>Ostomy Supplies</b>	\$300	\$300	\$300
<b>Out-of-Province Referral</b> (within Canada)	n/a	\$50,000 lifetime	\$50,000 lifetime
<b>Ambulance</b>	\$1,500	Unlimited	Unlimited
<b>Air Ambulance</b>	Unlimited	Unlimited	Unlimited
<b>Casts &amp; Crutches</b>	Unlimited	Unlimited	Unlimited
<b>Preferred Hospital Rooms</b>	Unlimited	Unlimited	Unlimited
<b>Private Duty Nursing</b>	\$2,500	\$2,500	\$5,000
<b>Accidental Injury to Natural Teeth</b>	\$2,000 per injury	\$2,000 per injury	\$2,000 per injury
<b>Wheelchairs, Motorized Scooters &amp; Adjustable Beds</b>	\$500 per 5 years	\$500 per 5 years	\$500 per 5 years
<b>Artificial Limbs, Eyes &amp; Larynx</b>	\$10,000 lifetime	\$10,000 lifetime	\$10,000 lifetime
<b>Patient Walkers</b>	\$200 per 3 years	\$200 per 3 years	\$200 per 3 years
<b>Breast Prosthesis</b>	1 if lateral/2 if bilateral per 2 years	1 if lateral/2 if bilateral per 2 years	1 if lateral/2 if bilateral per 2 years
<b>Health Supplies &amp; Equipment</b> (wigs, splints, compressors, braces with metal parts, trusses, rib belts, sacroiliac corsets, embolic stockings, aero chambers and more)	\$500 combined	\$500 combined	\$500 combined
<b>Employee &amp; Family Assistance Program</b> (online resources, life coaching and professional counselling to proactively manage mental and physical health).	Unlimited short-term services	Unlimited short-term services	Unlimited short-term services
<b>Survivor Benefit</b> (Coverage for eligible dependants after plan member's death)	12 months	12 months	12 months
<b>Travel Medical Emergency</b>			
<b>30 days</b> (unlimited number of trips)	\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
<b>Prescription Drugs</b> (coverage per person per policy year)			
<b>Coverage</b> (Pay-direct card included with each option)	70% of cost up to \$1,000 Formulary & Non-Formulary Drugs Includes Vaccines/Immunizations	80% of cost up to \$3,000 Formulary & Non-Formulary Drugs Includes Vaccines/Immunizations	100% of cost up to \$6,000 Formulary & Non-Formulary Drugs Includes Vaccines/Immunizations

This is only a summary of benefits. Please refer to the policy booklet for complete details.

## GMS Group Advantage®

### Dental Plan Benefits at a Glance

Dental Benefits	Silver	Gold	Platinum
<b>Dental Services</b> (coverage per person, per policy year)			
<b>Preventative Services</b>	80%	100%	100%
<b>Basic Services</b>	80%	100%	100%
<b>Major Services</b>	n/a	50%	80%
<b>Orthodontic Services</b> (for dependants under 18 years of age)	n/a	n/a	50% (\$1,500 lifetime maximum)

This is only a summary of benefits. Please refer to the policy booklet for complete details.

Dental plans are available with the purchase of a health plan. They include employer choice of the following combined annual coverage maximums per person, per year. Each plan member must have the same annual maximum:

- \$500
- \$1,000
- \$1,500
- \$2,000

#### Preventative Services

- cleaning, scaling and polishing (6 month recall)
- topical fluoride treatment

#### Basic Services

- examinations and dental x-rays
- routine extractions and fillings
- basic oral surgery performed by dentist, including anaesthesia
- root canal therapy
- denture repairs

#### Major Services

- full or partial dentures
- inlays, onlays, crowns and veneers
- denture adjustments

#### Orthodontic Services

(for dependants under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

## Business Benefits with GMS Group Advantage®

One of the largest business investments you will make is in your employees. By providing health and dental benefits, your company gains a competitive edge.

- ✓ **Recruit and Retain Employees**
- ✓ **Boost Staff Morale**
- ✓ **Increase Productivity;  
Decrease Sick Time**
- ✓ **Benefit Plans are Tax Deductible**
- ✓ **Enhance Your Corporate Image**

## Employee & Family Assistance Program (EFAP)

More and more, people are looking to live well. And that means proactively taking care of both their mental and physical health. We want to support and encourage your employees to make healthy choices in what they eat, their level of physical activity, and how they manage stress.

That's why the Employee and Family Assistance Program (EFAP) is included in our Group Advantage health plans.

- ✓ **Provides a range of helpful online resources, advice and counselling services.**
- ✓ **Available to employees and their eligible dependants to help them take charge of their mental and physical well-being, build resilience and live well.**
- ✓ **Services can be accessed 24 hours a day, seven days a week, 365 days a year.**

## EFAP Services

### Online Resources

Anytime access to:

- interactive tools, health and wellness assessments
- child and elder care resource locators
- e-learning courses
- dynamic library of health, life balance, and workplace articles
- personalized content recommendations

### Lifestyle Coaching

Over-the-phone coaching with supporting materials designed to allow users to take a proactive approach to managing everyday challenges. Topics covered include:

- nutritional coaching, smoking cessation, and jumpstarting wellness
- career coaching and shift-worker support
- retirement and post-retirement planning
- elder and family care, relationship solutions, and grief and loss
- legal advisory and financial consultation

### Counselling

Confidential counselling services to help employees and their dependants with personal challenges such as:

- relationship or family concerns
- anxiety, depression, and grief
- addictions
- coping with health issues

## EFAP Provider

GMS has partnered with Homewood Health to provide EFAP. The Canadian leader in mental health and addiction services, Homewood has over 130 years' experience in clinical practice, patient service, assessment and learning. People achieve outstanding outcomes everyday with the help of Homewood's national network of over 4,500 employees and clinical experts.



**GMS Group Advantage®**  
 Monthly Rates per Employee

Province		BC/YT		AB/NT		SK		M B		ON		NS		PE		NL	
Plan Type		Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
<b>Health</b>																	
Silver		\$23.03	\$47.75	\$27.77	\$57.69	\$24.78	\$51.42	\$21.77	\$45.11	\$34.78	\$72.42	\$32.17	\$66.94	\$36.37	\$75.75	\$35.94	\$74.85
Gold		\$51.52	\$108.35	\$57.70	\$121.42	\$51.46	\$108.25	\$45.27	\$95.24	\$64.70	\$136.28	\$61.17	\$128.73	\$69.00	\$144.98	\$68.25	\$143.37
Platinum		\$89.49	\$187.56	\$92.59	\$194.19	\$85.79	\$180.04	\$78.83	\$165.34	\$112.19	\$235.47	\$108.05	\$226.70	\$112.53	\$236.03	\$111.28	\$233.40
<b>Dental</b>																	
Silver	\$500 maximum	\$37.59	\$93.95	\$36.46	\$91.16	\$23.01	\$57.51	\$27.91	\$69.76	\$38.75	\$96.86	\$25.07	\$62.68	\$27.24	\$68.11	\$28.40	\$71.00
	\$1,000 maximum	\$41.94	\$104.87	\$40.70	\$101.77	\$25.68	\$64.18	\$31.15	\$77.87	\$43.25	\$108.12	\$27.98	\$69.97	\$30.41	\$76.02	\$31.71	\$79.26
	\$1,500 maximum	\$43.71	\$109.25	\$42.40	\$106.00	\$26.75	\$66.87	\$32.44	\$81.12	\$45.06	\$112.63	\$29.16	\$72.88	\$32.60	\$81.48	\$33.98	\$84.94
	\$2,000 maximum	\$46.77	\$116.89	\$45.37	\$113.43	\$28.62	\$71.55	\$34.71	\$86.79	\$48.21	\$120.51	\$31.20	\$77.99	\$34.88	\$87.20	\$36.36	\$90.89
Gold	\$500 maximum	\$64.53	\$161.34	\$64.92	\$162.25	\$38.26	\$95.62	\$47.80	\$119.50	\$60.99	\$152.49	\$36.64	\$91.59	\$51.28	\$128.19	\$53.47	\$133.64
	\$1,000 maximum	\$70.92	\$177.29	\$71.32	\$178.27	\$42.02	\$105.07	\$52.52	\$131.44	\$66.87	\$167.16	\$40.27	\$100.66	\$56.35	\$140.85	\$58.74	\$146.86
	\$1,500 maximum	\$74.34	\$185.82	\$74.93	\$187.36	\$44.47	\$111.22	\$55.47	\$138.66	\$70.06	\$175.16	\$42.53	\$106.32	\$59.51	\$148.77	\$62.04	\$155.10
	\$2,000 maximum	\$80.29	\$200.69	\$80.93	\$202.34	\$48.04	\$120.10	\$59.92	\$149.78	\$75.66	\$189.17	\$45.91	\$114.82	\$64.28	\$160.68	\$66.99	\$167.51
Platinum	\$500 maximum	\$77.25	\$207.78	\$68.44	\$184.07	\$45.05	\$121.14	\$57.93	\$155.84	\$67.38	\$181.27	\$46.12	\$124.05	\$58.24	\$145.61	\$60.71	\$151.81
	\$1,000 maximum	\$83.56	\$224.76	\$74.00	\$199.06	\$49.13	\$132.18	\$63.05	\$169.59	\$72.89	\$196.10	\$50.30	\$135.33	\$63.69	\$159.19	\$66.39	\$165.96
	\$1,500 maximum	\$87.51	\$235.36	\$77.48	\$208.42	\$51.80	\$139.33	\$65.89	\$177.26	\$76.35	\$205.36	\$52.93	\$142.39	\$67.08	\$167.69	\$69.93	\$174.81
	\$2,000 maximum	\$96.25	\$258.89	\$85.22	\$229.25	\$57.00	\$153.26	\$72.48	\$194.99	\$83.98	\$225.91	\$58.23	\$156.62	\$73.79	\$184.46	\$76.92	\$192.29

All premium amounts may be subject to tax.

## Life & Disability Products

Our partner, Assumption Life, has over 100 years of experience protecting Canadians. Here is a list of their life and disability products that you can add to your GMS Group Advantage® Plan.

### Life Insurance

An important part of a responsible financial plan. This product offers you the flexibility to provide your employees with either a flat coverage, or multiples of up to three times an employee's salary.

### AD&D Insurance

#### (Accidental Death and Dismemberment)

Provides added financial assistance if an employee suffers the loss of a limb, sight, hearing, speech, or becomes paralyzed or dies as the result of an accident.

### Critical Illness Insurance

Comprehensive coverage that provides financial assistance to employees who are diagnosed with a covered illness. This benefit covers up to 25 critical illnesses. Options are available for spousal and dependant coverage.

### High Severity Critical Illness Insurance

Affordable coverage that provides financial assistance to employees who are diagnosed with a covered illness. This benefit covers up to 9 critical illnesses. Options are available for spousal and dependent coverage.

### Long Term & Short Term Disability Insurance

Helps prevent or minimize the time your employees are away from work due to a disability. It's also an essential source of income during the time they can't work. Long Term and Short Term Disability benefits can be purchased together or as two separate benefits.

### Second Medical Opinion

When a serious medical condition is diagnosed, it's common practice to seek a second opinion. This coverage gives your employees access to a Canada-wide network of second medical opinion specialists. They'll review patient files, verify the diagnosis according to up-to-date practice guidelines and confirm or propose modifications to the suggested treatment plan as required.

**Ask a GMS Insurance Broker about adding Assumption Life products to your plan.**



## GMS Group Advantage®

### Frequently Asked Questions

#### Why choose GMS Group Advantage?

Group Advantage plans are designed to offer the best mix of benefits with the simplicity of up-front, off-the-shelf pricing. As an employer (and plan sponsor), you choose the plan design so you'll always know the exact cost of your benefit plan, whether adding employees or changing their coverage. You design your plan to meet the specific needs of your business.

#### What are the enrolment requirements?

All health plan options require a minimum of three employees. Dental benefits are available when you purchase any health plan. All employees must participate in the same health and dental plan. Employees must be actively at work and work 20 hours per week. Travel coverage ends at 80 years of age and health coverage ends when the employee retires. Opting out is not permitted unless the employee offers evidence of their coverage under their spouse's plan.

#### What are my options?

All GMS Group Advantage health plans offer varying degrees of coverage for health, vision, prescription drug and travel emergency medical benefits plus the Employee & Family Assistance Program (EFAP) benefit. If you'd like to add dental coverage to your Group Advantage Health Plan, Silver includes routine, preventative care, Gold adds major procedures and Platinum includes orthodontics for children under 18. Mix and match health and dental plans to create the benefit plan right for you. If you want to cover additional health expenses, ask about our Cost Plus Service.

#### What are the tax advantages?

Any health and dental premiums you pay on behalf of your employees may be a tax deductible expense. Additional benefits claimed under Cost Plus may also be tax deductible. See your tax advisor for how this applies to your specific business.

## Once I've bought Group Advantage, how do my employees find out the details of their coverage?

You and your employees will receive a complete benefit booklet with everything you'll need to know, such as benefit details and maximums. As the plan administrator, you also receive an administration manual outlining everything you'll need to assist your employees with their plan.

## How long do claims take to be paid?

**GMS Group Advantage®** includes a pay-direct card for prescription drug, dental, health (massage, chiropractor etc.) and vision expenses at participating providers. When you use the pay direct card, the claim is paid on the spot, saving you out-of-pocket expenses. For other claims, our goal is to process them within three business days from the date received. You can submit claims online by signing up for an account on [www.gms.ca](http://www.gms.ca). This also allows you to select a bank account for direct deposit of all your claim payments. You can also submit a claim by mailing us a claim form along with your receipts.

## Does GSM cover health practitioner services?

Silver, Gold and Platinum health plans cover services provided by acupuncturists, podiatrists, chiropractors, chiropractors, clinical psychologists, massage therapists, naturopaths, speech therapists and physiotherapists. Participating health practitioners like the ones above, will accept our pay-direct card and save you from paying out of pocket for benefits.

## What is available for retiring employees?

You can purchase a GSM Replacement Health Coverage plan, as long as it's in place within 60 days of leaving your group plan. It offers guaranteed acceptance and no medical questions which means enrolling is seamless and hassle-free. With three plan options to choose from you can find similar coverage to your plan. A Personal Health Coverage plan may be an option as well. Visit [gms.ca](http://gms.ca) for more information on all of our health products.

## How do I apply for Life and Disability benefits?

We'll need basic employee information like date of birth, sex, occupation and each employee's salary. If you already have coverage with another provider, we'll need a claims and rate history, along with a schedule of benefits. Simply take this information to your GSM Insurance Broker for a quote.

## What's next?

To purchase GSM Group Advantage® health and dental coverage:

- Visit [www.gms.ca](http://www.gms.ca)
- Select your plan – Silver, Gold or Platinum
- Download and complete all documents in our Group Advantage application package
- Have each of your employees fill out an enrolment form
- Submit all completed forms along with your first month's premium to GSM or your GSM Insurance Broker

Want to include life and disability coverage with your Group Advantage plan? We'll be happy to help you with a quote.

## Questions?

Contact your GSM Insurance Broker, or our office at 1.800.667.3699 or [info@gms.ca](mailto:info@gms.ca)





## Also available from GMS



### Individual Health Insurance

Supplemental health coverage plans with prescription drug, dental care, hospital cash and travel medical emergency options.



### TravelStar® Travel Insurance

- Single-Trip Emergency Medical Insurance
- Multi-Trip Annual Emergency Medical Insurance
- 24/7 worldwide assistance
- Trip Cancellation Coverage including baggage loss, damage & delay



### Immigrants & Visitors to Canada

Emergency medical insurance for new arrivals or visitors to Canada – includes helpful assistance to coordinate treatment and care.



### StudentPlan

Emergency medical and travel coverage perfect for post-secondary students studying away from home, within Canada or abroad.

## Group Medical Services

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Underwritten by Group Medical Services. Life, disability, accidental death & dismemberment, and critical illness insurance underwritten by Assumption Life.