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Group Advantage

Benefit Plans for Small Business



About Group Medical Services

Group Medical Services (GMS) has been providing Canadian groups with supplemental health insurance since 1949. We market and underwrite a complete range of health, travel, and group insurance products—providing courteous, professional service and quick claims reimbursement.

GMS Group Advantage® for Small Business (with 3 – 25 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 – 25 employees.

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

GMS Group Advantage Health

- Silver** *Health, vision and prescription drug coverage at the lowest possible cost.*
- Gold** *Higher health, vision and prescription drug maximums with \$5 million out-of-province and out-of-country emergency medical travel insurance.*
- Platinum** *Generous health and vision maximums with \$5,000 prescription drug coverage, \$5 million out-of-province/country emergency medical insurance and Medical Second Opinion.*
- NEW!** **Diamond** *All the benefits of Platinum, with unlimited prescription drug coverage and increased maximums for health practitioners, private duty nursing, and accidental dental.*

GMS Group Advantage Dental

- 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 employer choice of \$500, \$1,000, \$1,500 or \$2,000 combined annual coverage maximum for basic and major services per person, per year.

Ask Your Insurance Broker About...

- Adding life and disability insurance or an Employee Assistance Program to your benefit plan.
- Covering additional expenses through our Cost Plus Service



GMS Group Advantage®

Health Benefits at a Glance



Health Benefits	Silver (3+ employees)	Gold (3+ employees)	Platinum (6+ employees)	Diamond (10+ employees)
Extended Health <i>(coverage per person)</i>				
Eye Exams, Glasses, Contact Lenses & Surgery	\$60 per 2 years (eye exams only)	\$150 per 2 years	\$300 per 2 years	\$300 per 2 years
Health Practitioners	n/a	\$300 combined	\$300 per specialist per year	\$500 per specialist per year
Hearing Aids	n/a	\$500 per 5 years	\$500 per 3 years	\$500 per 3 years
Diabetic Supplies & Equipment	\$300	\$300	\$500	\$500
Oxygen Equipment	\$500	\$500	\$500	\$500
Blood Pressure Monitor	n/a	n/a	1 per policy per 5 years	1 per policy per 5 years
Custom Made Foot Orthotics	1 pair per 5 years (adult) 1 pair per year (children under 16 yrs)	1 pair per 5 years (adult) 1 pair per year (children under 16 yrs)	1 pair per 5 years (adult) 1 pair per year (children under 16 yrs)	1 pair per 5 years (adult) 1 pair per year (children under 16 yrs)
Therapeutic Shoes	n/a	\$200	\$200	\$200
Ostomy Supplies	\$300	\$300	\$300	\$300
Out-of-Province Referral <i>(within Canada)</i>	n/a	\$50,000 lifetime	\$50,000 lifetime	\$50,000 lifetime
Ambulance	\$1,500	Unlimited	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited	Unlimited
Casts and Crutches	Unlimited	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	Unlimited	Unlimited	Unlimited	Unlimited
Private Duty Nursing	\$2,500	\$2,500	\$5,000	\$10,000
Accidental Injury to Natural Teeth	\$2,000 per injury	\$2,000 per injury	\$2,000 per injury	\$5,000 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds	\$500 per policy per 5 years	\$500 per policy per 5 years	\$500 per policy per 5 years	\$500 per policy per 5 years
Artificial Limbs, Eyes, & Larynx	\$10,000 lifetime	\$10,000 lifetime	\$10,000 lifetime	\$10,000 lifetime
Patient Walkers	\$200 per policy per 3 years	\$200 per policy per 3 years	\$200 per policy per 3 years	\$200 per policy per 3 years
Breast Prosthesis	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	1 if lateral/2 if bilateral per 2 years
Medical Second Opinion	n/a	n/a	Immediate Family	Immediate & Extended Family <i>(includes in-laws)</i>
Health Supplies & Equipment <i>(wigs, splints, compressors, braces with metal parts, trusses, rib belts, sacroiliac corsets, embolic stockings, aero chambers and more)</i>	\$500 combined	\$500 combined	\$500 combined	\$500 combined
Travel				
30 days <i>(unlimited number of trips)</i>	n/a	\$5 million total coverage	\$5 million total coverage	\$5 million total coverage
Prescription Drugs <i>(coverage per person per policy year)</i>				
Coverage <i>(Pay-direct card included with each option)</i>	70% of cost up to \$500 Formulary Drugs Only Vaccines/Immunizations	80% of cost up to \$1,500 Formulary and Non-Formulary Drugs Vaccines/Immunizations	100% of cost up to \$5,000 Formulary and Non-Formulary Drugs Vaccines/Immunizations	100% Unlimited Formulary and Non-Formulary Drugs Vaccines/Immunizations

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

GMS Group Advantage®

Dental Benefits at a Glance

Dental Benefits	Silver (3+ employees)	Gold (3+ employees)	Platinum (3+ employees)
Dental Services (coverage per person, per policy year)			
Preventative Services	80%	100%	100%
Basic Services	80%	100%	100%
Major Services	n/a	50%	80%
Orthodontic Services (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 include employer choice of \$500, \$1,000, \$1,500, or \$2,000 combined annual coverage maximum for basic and major services, per person, per year.

Preventative Services

- cleaning, scaling and polishing (6 month recall)
- topical fluoride treatment
- pit and fissure sealants
- occlusal adjustment and equilibration
- interproximal diskings of teeth
- bruxism appliances

Basic Services

- examinations and dental x-rays
- routine extractions and fillings
- basic oral surgery performed by dentist, including anaesthesia
- root canal therapy
- denture repairs, relining and rebasing
- surgical and non-surgical periodontal treatment

Major Services

- full or partial upper and lower 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

Your **Business Benefits** with **Group Medical Services**

One of the largest business investments you'll make is in your employees. By providing health and dental benefits, your company gains a competitive edge, helping attract quality candidates and retain employees.

- ✓ **Attract and Retain Employees**
- ✓ **Increase Productivity, Reduce Sick Time**
- ✓ **Premiums are Tax Deductible for Employers**
- ✓ **Benefits are Tax-Free for Employees**
- ✓ **Enhance Your Corporate Image**

Protect your employees with **GMS Group Advantage**

Simply complete the application form and forward it to your insurance broker along with enrolment forms for each employee and payment for the first month of premium. Obtaining GMS coverage is fast and easy!

GMS Group Advantage®

Monthly Rates Per Employee (by province)

	BC		AB		SK		MB		ON		NS		PE		NL	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Health																
Silver	\$26.53	\$55.62	\$33.13	\$69.49	\$27.57	\$57.83	\$26.11	\$54.77	\$43.30	\$90.83	\$39.68	\$83.24	\$59.92	\$125.72	\$59.20	\$124.22
Gold	\$42.10	\$88.66	\$47.33	\$99.72	\$42.19	\$88.86	\$38.94	\$82.06	\$59.59	\$125.66	\$55.89	\$117.74	\$105.10	\$221.03	\$103.95	\$218.57
Platinum	\$77.28	\$162.24	\$85.69	\$180.03	\$77.91	\$163.76	\$72.98	\$153.37	\$113.40	\$238.30	\$108.32	\$227.57	\$132.73	\$278.77	\$131.25	\$275.66
Diamond	\$83.45	\$175.19	\$92.53	\$194.40	\$84.13	\$176.83	\$78.81	\$165.62	\$122.46	\$257.32	\$116.97	\$245.74	\$143.33	\$301.02	\$141.72	\$297.67
Dental																
Silver																
\$500 maximum	\$42.23	\$105.56	\$41.45	\$103.63	\$25.17	\$62.91	\$32.71	\$81.75	\$45.38	\$113.45	\$29.69	\$74.23	\$32.26	\$80.65	\$33.63	\$84.08
\$1,000 maximum	\$47.13	\$117.84	\$46.27	\$115.69	\$28.09	\$70.22	\$36.50	\$91.25	\$50.65	\$126.64	\$33.14	\$82.86	\$36.01	\$90.03	\$37.55	\$93.86
\$1,500 maximum	\$49.11	\$122.75	\$48.21	\$120.51	\$29.26	\$73.15	\$38.02	\$95.06	\$52.77	\$131.92	\$34.53	\$86.31	\$38.61	\$96.50	\$40.24	\$100.60
\$2,000 maximum	\$52.30	\$130.73	\$51.34	\$128.34	\$31.16	\$77.91	\$40.49	\$101.24	\$56.20	\$140.49	\$36.77	\$91.93	\$41.12	\$102.77	\$42.85	\$107.14
Gold																
\$500 maximum	\$47.06	\$117.66	\$47.45	\$118.62	\$29.05	\$72.63	\$37.75	\$94.39	\$50.08	\$125.19	\$30.41	\$76.04	\$42.56	\$106.42	\$44.38	\$110.94
\$1,000 maximum	\$51.72	\$129.28	\$52.14	\$130.33	\$31.92	\$79.80	\$41.48	\$103.83	\$54.90	\$137.24	\$33.43	\$83.56	\$46.77	\$116.93	\$48.76	\$121.91
\$1,500 maximum	\$54.21	\$135.51	\$54.79	\$136.98	\$33.78	\$84.46	\$43.82	\$109.54	\$57.52	\$143.81	\$35.30	\$88.25	\$49.40	\$123.50	\$51.50	\$128.75
\$2,000 maximum	\$58.54	\$146.35	\$59.17	\$147.93	\$36.48	\$91.21	\$47.32	\$118.30	\$62.12	\$155.31	\$38.12	\$95.31	\$53.36	\$133.38	\$55.62	\$139.05
Platinum																
\$500 maximum	\$58.58	\$157.58	\$56.71	\$152.55	\$35.93	\$96.63	\$46.69	\$125.61	\$57.54	\$154.78	\$39.82	\$107.10	\$50.28	\$125.71	\$52.42	\$131.06
\$1,000 maximum	\$63.37	\$170.46	\$61.33	\$164.98	\$39.18	\$105.42	\$50.82	\$136.69	\$62.24	\$167.44	\$43.43	\$116.84	\$54.98	\$137.44	\$57.32	\$143.28
\$1,500 maximum	\$66.36	\$178.50	\$64.22	\$172.74	\$41.32	\$111.13	\$53.11	\$142.87	\$65.19	\$175.35	\$45.70	\$122.93	\$57.91	\$144.77	\$60.37	\$150.92
\$2,000 maximum	\$72.67	\$195.45	\$70.32	\$189.14	\$45.24	\$121.69	\$58.15	\$156.44	\$71.39	\$192.01	\$50.04	\$134.61	\$63.41	\$158.52	\$66.10	\$165.26

Calculate Your Monthly Premium

To determine the total monthly premium for a GMS Group Advantage plan for your business, list the number of your employees who are single and those with spouses and/or children (considered family).

Select the monthly rate per single or family employee for your province and selected plan options. Multiply the quantities by the rates, then add the subtotals together for your total monthly premium.

Health Single _____ x Rate _____ = \$ _____

Family _____ x Rate _____ = \$ _____

Dental Single _____ x Rate _____ = \$ _____

Family _____ x Rate _____ = \$ _____

Total Monthly Premium* = \$ _____

* Provincial sales tax applicable in the province of Ontario.

GMS Group Advantage®

Frequently Asked Questions

Why choose GMS Group Advantage?

GMS 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 and 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?

Health plans require a minimum of 3 employees for Silver and Gold, 6 employees for Platinum and 10 employees for Diamond. Dental plans require a minimum of 3 employees for Silver, Gold or Platinum. Married couples working for the same employer are considered to be one family enrolment. All employees must participate in the same Health and Dental plan. Employees must be actively at work, work 20 hours per week, and be age 69 or less. 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 include health, vision and prescription drug benefits. Gold, Platinum and Diamond plans feature increased benefit maximums and include emergency medical travel insurance. If you'd like to add dental coverage to your employee benefit 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.

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.

How do I apply for GMS Group Advantage?

Simply complete the enclosed application and have each of your employees complete an enrolment form. Forward these along with your first monthly premium payment and your team is covered! You'll receive a plan administration kit along with employee benefit booklets and pay-direct cards. Additional forms can be downloaded from the GMS website at www.gms.ca.

How will my employees learn the details of what's covered in the plan?

You and your employees will receive a complete benefit booklet detailing the program definitions, maximum benefit limits and specific eligibilities. 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 and dental expenses. Simply present the card at a participating provider and the claim is paid on the spot—no need to submit a claim form. Our experienced claims department will process your paper-submitted claims (with related receipts) quickly—often within three days from the date received. Claim forms are available on the GMS website at www.gms.ca.

Does GMS cover health practitioner services?

With GMS Group Advantage Gold, Platinum and Diamond plans, GMS will cover you for services provided by health practitioners including podiatrists, chiropractors, massage therapists, acupuncturists, clinical psychologists and others.

What is available for retiring employees?

Employees leaving your group plan are eligible for automatic acceptance into a GMS Individual Health plan and can maintain benefit coverage without interruption.

How do I find out more about GMS Group Advantage?

Contact your local GMS Broker or call 1.800.667.3699 and one of our friendly and knowledgeable Customer Care Representatives will be happy to assist you. You can also visit our website at www.gms.ca.

Also available from GMS



Travel Insurance

- Single Trip Daily Emergency Medical Insurance
- Multi-Trip Annual Emergency Medical Insurance
- Trip Cancellation & Interruption Insurance
- Baggage Loss, Damage & Delay Insurance
- Coverage for Sports & Computer Equipment
- All-Inclusive Travel Insurance Plans



Immigrants & Visitors to Canada

Emergency medical insurance for those newly arrived in or visiting Canada—including 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.



Individual Health

Health plan options for people leaving employer-sponsored or group benefit plans.



Group Medical Services

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GMS Group Advantage® plans are available for purchase in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Prince Edward Island, Nova Scotia and Newfoundland.

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Group Medical Services is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan.