

Your business benefits with Group Medical Services

One of the largest business investments you'll make is in your employees. By providing extended health benefits, your company gains a competitive edge, helping to attract quality candidates within today's labour market.

- ✓ **recruit and retain employees**
- ✓ **increase productivity; decrease sick time**
- ✓ **benefit plans are tax deductible for employers**
- ✓ **benefits are tax-free to employees**
- ✓ **enhance your corporate image**

GMS Group Benefit Plans provide **exceptional value** backed with outstanding **customer service**

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—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.



Individual Health

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



Group Medical Services

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www.gms.ca

GMS group benefit 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.

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**Group
Benefit Plans**

Group Medical Services | Looking after you and the ones you love



GMS Group Advantage® for small business (3 – 25 employees)

As a business owner, your time is valuable. To simplify the selection and design of your group benefit package, we created **GMS Group Advantage**, a plan specifically designed and priced for small businesses with 3 – 25 employees.

Our health and dental coverage is comprehensive and affordable—simply choose the options that best suit your needs.

Want to add even more coverage to your plan? Ask your insurance broker about **life and disability insurance**, an **employee assistance program** or our **Cost Plus** service which is available to all group plans.

GMS Group Advantage - Health Benefits



SILVER 3+ Employees	GOLD 3+ Employees	PLATINUM 6+ Employees	DIAMOND 10+ Employees
Prescription Drugs 70% of cost to \$500	Prescription Drugs 80% of cost to \$1,500	Prescription Drugs 100% of cost to \$5,000	Prescription Drugs Unlimited
Eye Exams \$60 per 2 years	Vision Care \$150 per 2 years	Vision Care \$300 per 2 years	Vision Care \$300 per 2 years
n/a	Travel - 30 days Up to \$5 million coverage, unlimited number of trips	Travel - 30 days Up to \$5 million coverage, unlimited number of trips	Travel - 30 days Up to \$5 million coverage, unlimited number of trips
n/a	n/a	Medical Second Opinion Immediate family	Medical Second Opinion Immediate and extended family (includes in-laws)

GMS Group Advantage - Dental Benefits

SILVER* 3+ Employees	GOLD* 3+ Employees	PLATINUM* 3+ Employees
80% Basic Services	100% Basic Services	100% Basic Services
n/a	50% Major Services	80% Major Services
n/a	n/a	50% Orthodontic Services (for children under 18) \$1,500 lifetime maximum

* Employer choice of combined annual coverage maximum: \$500, \$1,000, \$1,500, or \$2,000 per person per year.

Medical Second Opinion now included with Platinum health and our newest health plan—Diamond!

If an employee or one of their family members become seriously ill, Medical Second Opinion lets them request a second opinion from a specialist at a world renowned medical centre.

For complete details on **GMS Group Advantage** including benefit listings and rates visit www.gms.ca.

Custom Quoted Group Benefit Plans (26+ employees)

For larger businesses, GMS provides custom plan designs to suit each employer's requirements. We'll work closely with you to determine the very best plan design, service features and coverage for your unique circumstances.

Insured benefits offer a traditional approach to your employee health coverage package. Employers pay monthly premiums per employee, covering all benefit and administration costs.

Coverage can include health, dental, drug, travel medical, life, accidental death & dismemberment, disability and critical illness benefits.

Make a positive impact on your business. Have your insurance broker contact a GMS Business Development Consultant for your quotation today.

1.800.667.3699
www.gms.ca

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.

