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GMS Group Advantage®

Benefit Plan for Small Business

Effective January 1, 2021



About GMS

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.

Before getting started

- Your business has to have been operating for at least 6 months in order to purchase a health and dental plan. To add Group Advantage Plus, you must have been operating for at least 12 months.
- If you're a trucking or real estate businesses, or a not-for-profit organization, we'll need to pre-approve you.
- Eligible employees are those working a minimum of 20 hours per week. They're considered "actively at work" and can be covered under a plan.
- A minimum of 3 eligible employees are needed to keep a plan.
- All eligible employees have to be enrolled in a plan, with the exception of those that can show they have coverage from a spouse's group plan.

GMS Group Advantage®

for Small Businesses (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, dental, life and disability 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 benefits 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.

GMS Group Advantage Plus Plans

Available with the purchase of a Group Advantage Health Plan

Make sure you and your employees are fully covered by adding Group Advantage Plus benefit options to your plan. Group Advantage Plus benefits all start with the purchase of life and AD&D and then allow additional options from there.

GMS Group Advantage®
Health Plan Benefits at a Glance

Coverage Ends:
Health and Prescription Drug Benefits - Retirement
Travel Medical Emergency Benefits - Age 80

Health Benefits	Silver	Gold	Platinum
Extended Health *(coverage per person)*			
Eye Exams, Glasses, Contact Lenses & Surgery	$60 per 2 years (eye exams only)	$150 per 2 years	$300 per 2 years
Health Practitioners *(Includes Massage Therapist, Chiropractor, Physiotherapist and more)*	$250 combined	$350 combined	$400 per specialist per year
Hearing Aids	n/a	$500 per 5 years	$500 per 3 years
Diabetic Supplies & Equipment	$300	$300	$500
Oxygen Equipment	$500	$500	$500
Blood Pressure Monitors	n/a	n/a	1 per policy per 5 years
Custom Made Foot Orthotics	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)
Therapeutic Shoes	n/a	$200	$200
Ostomy Supplies	$300	$300	$300
Out-of-Province Referral *(within Canada)*	n/a	$50,000 lifetime	$50,000 lifetime
Ambulance	$1,500	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	Unlimited	Unlimited	Unlimited
Private Duty Nursing	$2,500	$2,500	$5,000
Accidental Injury to Natural Teeth	$2,000 per injury	$2,000 per injury	$2,000 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds	$500 per 5 years	$500 per 5 years	$500 per 5 years
Artificial Limbs, Eyes & Larynx	$10,000 lifetime	$10,000 lifetime	$10,000 lifetime
Patient Walkers	$200 per 3 years	$200 per 3 years	$200 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
Health Supplies & Equipment *(wigs, splints, compressors, braces with metal parts, trusses, rib belts, sacroiliac corsets, embolic stockings, aero chambers and more)*	$500 combined	$500 combined	$500 combined
Employee & Family Assistance Program *(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
Survivor Benefit *(Coverage for eligible dependants after plan member's death)*	12 months	12 months	12 months
Travel Medical Emergency *($500,000 of the maximum can be used for medical expenses resulting from a positive COVID-19 diagnosis)*			
90 days *(unlimited number of trips)*	$5 million per person lifetime	$5 million per person lifetime	$5 million per person lifetime
Prescription Drugs *(coverage per person per policy year)*			
Coverage *(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-Forumulary Drugs Includes Vaccines/Immunizations	100% of cost up to $6,000 Formulary & Non-Forumulary 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

Coverage Ends:
All Dental Services - Retirement

Dental Benefits	Silver	Gold	Platinum
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 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.

Homewood Health

NEW!

Health Care Spending Account (HCSA)

Available with the purchase of a Group Advantage Health Plan

An HCSA is a great way to introduce flexibility and choice to a benefits plan. They allow you to expand the type of expenses your plan can cover while only charging you if the account gets used.

HCSAs provide a non-taxable supplemental coverage to traditional Health and Dental plans. Employees can choose to use their HSCA to for things such as:

- paying for deductibles and any amounts over and above a deductible;
- covering additional expenses for a benefit if they've reached the benefit maximum; and
- covering insurance premiums if they purchase their own health plan for extra coverage

How does it work?

As an employer, you choose the HCSA amount employees receive each year. The minimum amount you can offer is $250 per employee. You have the option to increase that amount by $50 increments to a maximum of $15,000 per employee. You can even have different amounts for different employee classes such as owners, managers, and all other staff for example.

Once the HSCA is set up, employees can submit claims for their account just like they would for any other benefit. We'll adjudicate the claim to make sure it's eligible, reimburse the employee, and then invoice you directly for the cost of the claim plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of $100 per policy year.

Each year the HCSA amount will reset for your employees. And if you want to adjust the amount you're offering, you can change it when your plan renews.

Why add an HCSA?

- ✓ **Attract and retain top talent by adding flexibility to your benefits plan**
- ✓ **Provide extra coverage for what's important to each employee**
- ✓ **Employees can choose how and where they spend their dollars**

The Canada Revenue Agency website has a full list of medical expenses that are non-taxable and would be covered under our HCSA such as prescription eyeglasses, prescription drugs and dental services.



GMS Group Advantage®
Monthly Rates per Employee

Province		BC/YT		AB/NT		SK		MB		ON		NS		PE		NL	
Plan Type		**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**	**Single**	**Family**
Health																	
Silver		$21.89	$45.13	$26.34	$54.47	$23.53	$48.57	$20.70	$42.65	$32.93	$68.31	$30.48	$63.16	$34.43	$71.45	$34.03	$70.60
Gold		$50.33	$105.74	$56.35	$118.49	$50.28	$105.64	$44.24	$92.96	$63.18	$132.97	$59.74	$125.61	$67.37	$141.46	$66.65	$139.89
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
Dental																	
Silver	$500 maximum	$36.83	$92.07	$35.73	$89.33	$22.55	$56.36	$27.35	$68.37	$37.98	$94.93	$24.57	$61.42	$26.70	$66.74	$27.83	$69.58
	$1,000 maximum	$41.10	$102.78	$39.88	$99.73	$25.17	$62.89	$30.52	$76.31	$42.39	$105.96	$27.42	$68.57	$29.80	$74.50	$31.07	$77.67
	$1,500 maximum	$42.83	$107.06	$41.56	$103.88	$26.21	$65.53	$31.79	$79.50	$44.15	$110.38	$28.57	$71.43	$31.95	$79.85	$33.30	$83.25
	$2,000 maximum	$45.83	$114.56	$44.46	$111.16	$28.05	$70.12	$34.02	$85.05	$47.25	$118.10	$30.58	$76.43	$34.19	$85.45	$35.64	$89.07
Gold	$500 maximum	$61.95	$154.88	$62.32	$155.76	$36.73	$91.80	$45.89	$114.72	$58.55	$146.39	$35.17	$87.93	$49.23	$123.06	$51.33	$128.29
	$1,000 maximum	$68.08	$170.20	$68.47	$171.14	$40.34	$100.87	$50.41	$126.19	$64.20	$160.47	$38.66	$96.63	$54.09	$135.22	$56.39	$140.98
	$1,500 maximum	$71.36	$178.38	$71.94	$179.86	$42.70	$106.77	$53.25	$133.12	$67.25	$168.15	$40.83	$102.07	$57.13	$142.82	$59.56	$148.90
	$2,000 maximum	$77.08	$192.66	$77.69	$194.25	$46.12	$115.29	$57.52	$143.79	$72.64	$181.60	$44.08	$110.22	$61.71	$154.25	$64.32	$160.81
Platinum	$500 maximum	$73.39	$197.39	$65.01	$174.87	$42.79	$115.09	$55.04	$148.05	$64.01	$172.21	$43.81	$117.85	$55.32	$138.33	$57.68	$144.22
	$1,000 maximum	$79.38	$213.52	$70.30	$189.10	$46.67	$125.57	$59.90	$161.11	$69.25	$186.30	$47.79	$128.56	$60.50	$151.23	$63.07	$157.67
	$1,500 maximum	$83.13	$223.59	$73.61	$198.00	$49.21	$132.36	$62.60	$168.40	$72.53	$195.10	$50.29	$135.27	$63.73	$159.31	$66.43	$166.07
	$2,000 maximum	$91.44	$245.95	$80.96	$217.79	$54.15	$145.60	$68.86	$185.24	$79.78	$214.61	$55.32	$148.79	$70.10	$175.24	$73.07	$182.68

All premium amounts may be subject to tax.

Group Advantage Plus

Available with the purchase of a Group Advantage Health Plan

Group Advantage Plus offers flat-rate benefit options to customize your level of coverage to suit your business' needs. All Group Advantage Plus plans start with the purchase of Life + AD&D insurance for the employee and are limited to either Traditional or High Severity Critical Illness.

Life Insurance

An important part of a responsible financial plan. Choose from either a flat amount of coverage or up to one times an employee's salary. Coverage is available until an employee turns 70.

Accidental Death & Dismemberment (AD&D)

Provides added financial assistance if an employee loses a limb, sight, hearing, or speech; they become paralyzed; or they die as the result of an accident. Coverage is available until an employee turns 70.

Dependent Life Insurance

If you've selected life insurance for your employees, it makes sense to cover those who depend on them. We offer two tiers of flat coverage for both spouses and dependents.



Traditional 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 such as a heart attack, kidney failure or benign brain tumor. This benefit is available until an employee turns 65 and options are available for spousal and dependant coverage too.

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 such as a critical stroke, late-stage cancer or severe dementia. This benefit is available until an employee turns 65 and options are available for spousal and dependant coverage too.

Long Term & Short Term Disability

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. Both are available until an employee turns 65.

Second Medical Opinion

When someone is diagnosed with a serious medical condition, 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.

GMS Group Advantage® Plus
Life & Disability Rates

Benefit	Options	Monthly Premium	Unit
Life Insurance + AD&D	$10,000 of coverage	$3.13	per employee
	$25,000 of coverage	$7.83	per employee
	$50,000 of coverage	$15.65	per employee
	1 x annual salary of coverage - Varies by salary	Contact us for premium	per employee
Dependent Life Insurance	$5,000 (spouse) / $2,500 (dependents) of coverage	$1.90	per family
	$10,000 (spouse) / $5,000 (dependents) of coverage	$3.81	per family
Traditional Critical Illness	$10,000 of coverage	$9.63	per employee
	$25,000 of coverage | Available to groups of 6 -10	$24.08	per employee
High Severity Critical Illness	$10,000 of coverage	$6.40	per employee
	$25,000 of coverage | Available to groups of 6 -10	$16.00	per employee
Short-Term Disability	Varies by salary	Contact us for premium	per employee
Long-Term Disability	Varies by salary	Contact us for premium	per employee
Second Medical Opinion	N/A	$0.723	per employee

GMS Group Advantage® Plus Life & Disability options underwritten by Assumption Life.



GMS Group Advantage®
Frequently Asked Questions

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 life or disability expenses, check out what **Group Advantage Plus** has to offer.

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. Employees can submit claims online by registering for a **My GMS** account on www.gms.ca. An account 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 GMS cover health practitioner services?

All health plans cover services provided by acupuncturists, podiatrists, chiropodists, 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's next?

To purchase GMS Group Advantage® plan:

- ☐ Visit: **www.gms.ca/group-plans/group-advantage-plan**
- ☐ Select your plan – Silver, Gold or Platinum and your Group Advantage Plus options.
- ☐ Download and complete all documents in our Group Advantage application package at the bottom of the Group Advantage Plan webpage.
- ☐ Have each of your employees fill out an enrolment form.
- ☐ Submit all completed forms along with your first month's premium to GMS or your GMS Insurance Broker.

To have us contact you for a GMS Group Advantage® quote:

- ☐ Visit: **www.gms.ca/group-plans/group-advantage-plan**
- ☐ Click "Get a Group Quote".
- ☐ Fill in the required information and hit "Submit".

Questions?

Contact your GMS Insurance Broker, or our office at 1.800.667.3699 or 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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GMS

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