

GMS Group Advantage®

health • drugs • dental • vision • travel



Group Medical Services

looking after you and the ones you love

About Group Medical Services

Group Medical Services (GMS) has been providing Canadian groups with supplemental health insurance since 1949. We're experts in group benefit coverage and offer a wide range of flexible plan designs and options.

As a non-profit corporation based in Regina, SK, we market and underwrite a complete range of health and travel insurance products – providing courteous, professional service and quick claims reimbursement.

Why Choose GMS?

For Your Business

Flexible We provide the health, drug and dental options that are right for your business.

Accessible Call us toll-free, we'll answer in person, or manage your group online, 24/7.

Service Our Business Development Consultants and Customer Care Representatives are ready to assist you when you need them.

For Your Employees

Convenience With the pay-direct prescription drug card, GMS pays participating pharmacies directly, no need for an additional claim form.

Efficient Fast turn-around on employee claims.

Expertise Friendly and knowledgeable GMS Customer Care Representatives provide answers to employee questions about their benefits plan.

GMS Group Advantage® for Small Business (with 3 or more 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 or more 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 \$2 million out-of-province and out-of-country emergency medical travel insurance

Platinum The highest health and vision maximums with \$5,000 prescription drug coverage and \$2 million out-of-province/country emergency medical insurance

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 or \$1,500 combined annual coverage maximum for basic and major services per person, per year.

Optional life and disability insurance is available for groups of 5 or more employees. Ask your insurance broker for a quotation.

This booklet is a summary of GMS Group Advantage® plans. Refer to the policy wording for complete details.

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.



GMS Group Advantage[®]

Health Benefits at a Glance

Health Benefits	Silver (3+ employees)	Gold (3+ employees)	Platinum (6+ employees)
Extended Health (coverage per person, per policy year)			
Ambulance Services	\$1,500	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited
Preferred Wards	Unlimited	Unlimited	Unlimited
Private Duty Nursing	\$2,500	\$2,500	\$5,000
Breast Prosthesis	1 for lateral / 2 for bilateral per 2 policy years	1 for lateral / 2 for bilateral per 2 policy years	1 for lateral / 2 for bilateral per 2 policy years
Wheelchairs, Scooters & Adjustable Beds	\$500 per policy per 5 policy years	\$500 per policy per 5 policy years	\$500 per policy per 5 policy years
Patient Walkers	\$200 per policy per 3 policy years	\$200 per policy per 3 policy years	\$200 per policy per 3 policy years
Casts and Crutches	Unlimited	Unlimited	Unlimited
Artificial Eyes, Limbs & Larynx	\$10,000 lifetime maximum/person	\$10,000 lifetime maximum/person	\$10,000 lifetime maximum/person
Diabetic Supplies & Equipment	\$300	\$300	\$500
Ostomy Supplies	\$300	\$300	\$300
Oxygen Equipment	\$500	\$500	\$500
Accidental Injury to Natural Teeth	\$2,000 per injury	\$2,000 per injury	\$2,000 per injury
Custom Foot Orthotics	1 pair per 5 years (adult) 1 pair per year (children 16 years of age and under)	1 pair per 5 years (adult) 1 pair per year (children 16 years of age and under)	1 pair per 5 years (adult) 1 pair per year (children 16 years of age and under)
Hearing Aids	n/a	\$500 per person per 5 policy years	\$500 per person per 3 policy years
Therapeutic Shoes	n/a	\$200	\$200
Blood Pressure Monitor	n/a	n/a	1 per policy per 5 policy years
Health Practitioners	n/a	\$300 combined	\$300 per specialist per person/policy year
Out-of-Province Referral (within Canada)	n/a	\$50,000 lifetime maximum/person	\$50,000 lifetime maximum/person
Additional Expenses (wigs, splints, compressors, knee braces with metal parts, trusses, rib belts, sacroiliac corsets, embolic stockings, aero chambers)	\$500 combined	\$500 combined	\$500 combined
Travel			
30 days (unlimited number of trips)	n/a	\$2 million total coverage	\$2 million total coverage
Prescription Drugs (coverage per person, per policy year)			
Coverage	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
Pay-Direct Card	Included	Included	Included
Vision Care (coverage per person)			
Eye Exams	\$60 per 2 policy years	\$150 per 2 policy years	\$300 per 2 policy years
Glasses & Contact Lenses	(for eye exams only)		

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	\$24.48	\$51.31	\$30.56	\$64.11	\$25.43	\$53.35	\$24.09	\$50.52	\$39.95	\$83.79	\$36.61	\$76.79	\$55.27	\$115.98	\$54.61	\$114.59
Gold	\$37.12	\$78.19	\$43.66	\$91.99	\$37.87	\$79.77	\$36.37	\$76.65	\$56.39	\$118.92	\$52.53	\$110.66	\$98.78	\$207.73	\$97.70	\$205.42
Platinum	\$68.15	\$143.06	\$79.79	\$167.62	\$69.94	\$147.00	\$67.33	\$141.49	\$98.27	\$206.50	\$93.86	\$197.20	\$115.02	\$241.57	\$113.73	\$238.87
Dental																
Silver																
\$500 maximum	\$38.96	\$97.38	\$38.24	\$95.60	\$23.22	\$58.03	\$30.17	\$75.42	\$39.67	\$99.17	\$25.95	\$64.89	\$28.20	\$70.50	\$29.40	\$73.50
\$1,000 maximum	\$43.48	\$108.71	\$42.68	\$106.72	\$25.91	\$64.78	\$33.67	\$84.18	\$44.28	\$110.70	\$28.97	\$72.43	\$31.48	\$78.70	\$32.82	\$82.04
\$1,500 maximum	\$45.30	\$113.24	\$44.47	\$111.17	\$26.99	\$67.48	\$35.08	\$87.69	\$46.13	\$115.31	\$30.18	\$75.45	\$33.75	\$84.36	\$35.17	\$87.94
Gold																
\$500 maximum	\$42.24	\$105.62	\$41.48	\$103.69	\$25.17	\$62.94	\$32.72	\$81.79	\$43.02	\$107.55	\$28.15	\$70.37	\$40.16	\$100.40	\$41.87	\$104.66
\$1,000 maximum	\$46.42	\$116.05	\$45.57	\$113.93	\$27.66	\$69.15	\$35.94	\$89.97	\$47.16	\$117.90	\$30.93	\$77.33	\$44.12	\$110.31	\$46.00	\$115.01
\$1,500 maximum	\$48.66	\$121.64	\$47.89	\$119.73	\$29.27	\$73.19	\$37.97	\$94.92	\$49.42	\$123.55	\$32.66	\$81.67	\$46.61	\$116.51	\$48.58	\$121.46
Platinum																
\$500 maximum	\$49.90	\$134.22	\$49.14	\$132.19	\$31.40	\$84.47	\$40.11	\$107.91	\$50.74	\$136.49	\$35.11	\$94.45	\$44.34	\$110.85	\$46.23	\$115.57
\$1,000 maximum	\$53.98	\$145.20	\$53.15	\$142.96	\$34.25	\$92.15	\$43.66	\$117.43	\$54.89	\$147.66	\$38.30	\$103.03	\$48.48	\$121.20	\$50.54	\$126.35
\$1,500 maximum	\$56.53	\$152.04	\$55.65	\$149.68	\$36.12	\$97.14	\$45.63	\$122.74	\$57.49	\$154.63	\$40.30	\$108.40	\$51.07	\$127.66	\$53.24	\$133.09

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[®]

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/person

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

Preventative Services

- cleaning, scaling and polishing
- 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



Boost Staff Morale



**Increase Productivity,
Reduce Sick Time**



Premiums are Tax Deductible



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!

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 enrolments for Silver and Gold or 6 enrolments for Platinum. Dental plans require a minimum of 3 enrolments 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. Enrollees must be actively at work and be age sixty-nine (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 and Platinum 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.

What are the tax advantages?

Any health and dental premiums you pay on behalf of your employees may be a tax deductible expense. 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 a few days later. Additional forms can be downloaded from the GMS website at www.gms.ca/forms.

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 purchases without the need to submit a claims 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/forms.

Does GMS cover health practitioner services?

With GMS Group Advantage® Gold and Platinum plans, Group Medical Services 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 Group Medical Services Individual Health plan and can maintain benefit coverage without interruption.

How do I find out more about GMS Group Advantage®?

Just call 1-800-667-3699 and one of our friendly and knowledgeable Customer Care Representatives will be happy to assist you. You can also contact your local GMS Broker or visit our web site at www.gms.ca/group.

Also available from Group Medical Services



Individual Health

Supplemental health insurance coverage for everyday health needs and unexpected medical emergencies. Perfect for retirees and those leaving their employer-sponsored plan. Add dental care, prescription drug, travel medical and hospital cash options.



Travel Insurance

Travel carefree with daily and annual out-of-country emergency medical coverage, trip cancellation & interruption, baggage insurance, all-inclusive vacation plans and extra coverage for sports and computer equipment.



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.



Group Medical Services

#200-3303 Hillside Street Regina SK S4S 7J8
Toll-Free: 1-800-667-3699 Fax: (306) 525-6360
Email: info@gms.ca

www.gms.ca

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

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