



GMS Group Advantage[®]

Benefit Plan for Small Business

Effective January 1, 2023



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 business, 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 small business owner, you know a competitive benefits package is key to finding and keeping great employees. That's why we created GMS Group Advantage - a health, dental, life and disability plan specifically designed and attractively priced for small businesses with 3 - 10 employees.

Building your plan is simple. Send us your application online and our experienced customer support team will take it from there.

Group Advantage plans are designed to support the health and wellness of your employees and offer reliable pricing from year to year. We'll leave the rest to you.

GMS Group Advantage Health Plans

- | | |
|-----------------|---|
| Silver | Basic coverage for prescription drugs, eye exams and health benefits. |
| Gold | Most popular plan with more prescription drug, eye exams and vision care, and health coverage. |
| Platinum | The Cadillac plan with generous prescription drug, eye exam and vision care, and health coverage. |

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 | All the coverage of Silver plus coverage for major procedures, orthodontics and better coinsurances. |
| Platinum | All the coverage of Gold but even more coverage for orthodontics and even better coinsurances. |

Employers can select a combined annual dental maximum of \$500, \$1,000, \$1,500 or \$2,000 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. Start by adding Life and AD&D to your health plan, then choose options like dependent life, critical illness and short and long-term disability.

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
Prescription Drugs (coverage per person)			
Coverage (pay-direct card included with each option)	70% of lowest-cost-alternative up to \$1,000 formulary & non-formulary drugs includes vaccines/immunizations	80% of lowest-cost-alternative up to \$3,000 formulary & non-formulary drugs includes vaccines/immunizations	100% of lowest-cost-alternative up to \$6,000 formulary & non-formulary drugs includes vaccines/immunizations
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
Counselling Services (includes clinical psychologists, clinical counsellors, registered social workers and psychotherapists)	\$250 combined	\$350 combined	\$400 combined
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 (air and ground)	\$1,500	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 & Hospital 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, and more)	\$500 combined	\$500 combined	\$500 combined
Employee & Family Assistance Program (online resources, life coaching and professional counselling and more.).	Unlimited short-term services	Unlimited short-term services	Unlimited short-term services
Survivor Benefit (coverage for eligible dependents after plan member's death)	12 months	12 months	12 months
Travel Medical Emergency (coverage per person)			
90 days (unlimited number of trips)	\$5 million ifetime	\$5 million ifetime	\$5 million lifetime

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)			
Basic Services (includes endodontics and periodontics)	80%	100%	100%
Major Services	n/a	50%	80%
Orthodontic Services (for dependents 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

Basic Services

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



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 the portion of the insurance premium not paid for by an employer.

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 monthly for the cost of all eligible claims 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 you can choose whether or not they can carry-forward amounts to the next year. 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.



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 and Accidental Death & Dismemberment (AD&D) insurance for the employee and then you can choose from a variety of options for disability, critical illness and second medical opinion.

Benefit	Coverage	Details
Life Insurance + AD&D	\$10,000, \$25,000 OR \$50,000 OR up to one times an employee’s salary.	Available until an employee turns 75.
Dependent Life Insurance	<ul style="list-style-type: none">\$5,000 (spouse) / \$2,500 (dependents)\$10,000 (spouse) / \$5,000 (dependents)	Available until an employee turns 75.
Traditional Critical Illness	<ul style="list-style-type: none">\$10,000\$25,000 available to groups of 6+	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.
High Severity Critical Illness	<ul style="list-style-type: none">\$10,000\$25,000 available to groups of 6+	Affordable coverage that provides up to \$10,000 in 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.
Dependent Traditional Critical Illness	<ul style="list-style-type: none">\$5,000 (spouse) / \$2,500 (dependents) OR\$10,000 (spouse) / \$5,000 (dependents)	Available until an employee turns 65.
Dependent High Severity Critical Illness	<ul style="list-style-type: none">\$5,000 (spouse) OR\$10,000 (spouse)	Available until an employee turns 65.
Short-Term Disability (STD)	<ul style="list-style-type: none">66.67% of weekly earnings non-taxable OR70% of weekly earnings taxable	<ul style="list-style-type: none">Elimination period<ul style="list-style-type: none">Accident can be 0 days OR 7 daysHospital can be 0 days (1st day hospital) OR 7 daysIllness is 7 daysEquivalent to EI will be less than \$1,000 per weekDuration of STD can be 16 weeks or 26 weeksAvailable until an employee turns 65.
Long-Term Disability (LTD)	<ul style="list-style-type: none">Tiered 66.67% of 1st \$1,500; 50% of next \$2,000; 40% of next \$2,500; 30% of the balance of monthly earnings non-taxable OR70% of monthly earnings taxable	<ul style="list-style-type: none">Maximum available up to \$6,000Elimination Period of LTD can be 16 weeks OR 26 weeks (will coincide with STD if applicable)Benefit duration can be for 5 years OR until age 652 year own occupation period3 month survivor benefitAvailable until an employee turns 65.
Second Medical Opinion	Service available to employee, spouse and dependents	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®

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, chiropractors, massage therapists, naturopaths, speech therapists and physiotherapists. Participating health practitioners like the ones above, will accept our pay-direct card and save your employees from paying out of pocket for benefits.

Does GMS cover counselling services?

All health plans cover services provided by clinical psychologists, clinical counsellors, registered social workers and psychotherapists. Many psychologists and social workers will even accept our pay-direct card and save your employees from paying out of pocket for benefits.

What's next?

To get a quote or purchase a **GMS Group Advantage®** plan, contact your authorized GMS insurance broker or visit www.gms.ca.

Questions?

Contact us at info@gms.ca or 1.800.667.3699 or ask your authorized GMS insurance broker.



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.

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.