



GMS Group Advantage[®]

Benefit Plan for Small Business

Effective April 1, 2024



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 – 49 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 - 49 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

Health Benefits	Silver
Prescription Drugs <i>(coverage per person)</i>	
Coverage <i>(pay-direct card included with each option)</i>	70% of lowest-cost-alternative up to \$1,000 formulary & non-formulary drugs includes vaccines/immunizations
Extended Health <i>(coverage per person)</i>	
Eye Exams, Glasses, Contact Lenses & Surgery	\$60 per 2 years (eye exams only)
Health Practitioners <i>(includes massage therapist, chiropractor, physiotherapist and more)</i>	\$250 combined
Counselling Services <i>(includes clinical psychologists, clinical counsellors, registered social workers and psychotherapists)</i>	\$250 combined
Hearing Aids	n/a
Diabetic Supplies & Equipment	\$300
Oxygen Equipment	\$500
Blood Pressure Monitors	n/a
Custom Made Foot Orthotics	1 pair per 5 years (adult) 1 pair per year (children under 17)
Therapeutic Shoes	n/a
Ostomy Supplies	\$300
Out-of-Province Referral <i>(within Canada)</i>	n/a
Ambulance <i>(air and ground)</i>	\$1,500
Casts & Crutches	Unlimited
Preferred Hospital Rooms	Unlimited
Private Duty Nursing	\$2,500
Accidental Injury to Natural Teeth	\$2,000 per injury
Wheelchairs, Motorized Scooters & Hospital Beds	\$500 per 5 years
Artificial Limbs, Eyes & Larynx	\$10,000 lifetime
Patient Walkers	\$200 per 3 years
Breast Prosthesis	1 if lateral/2 if bilateral per 2 years
Health Supplies & Equipment <i>(wigs, splints, compressors, braces with metal parts, trusses, rib belts, sacroiliac corsets, embolic stockings, and more)</i>	\$500 combined
GMS Care Network <i>(telemedicine, individual and couples counselling, mental health resources and more)</i>	Included
Survivor Benefit <i>(coverage for eligible dependents after plan member's death)</i>	12 months
Travel Medical Emergency <i>(coverage per person)</i>	
90 days <i>(unlimited number of trips)</i>	\$5 million ifetime

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



Coverage Ends:

Health and Prescription Drug Benefits - Retirement

Travel Medical Emergency Benefits - Age 80

Gold	Platinum
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
\$150 per 2 years	\$300 per 2 years
\$350 combined	\$400 per specialist per year
\$350 combined	\$400 combined
\$500 per 5 years	\$500 per 3 years
\$300	\$500
\$500	\$500
n/a	1 per policy per 5 years
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)
\$200	\$200
\$300	\$300
\$50,000 lifetime	\$50,000 lifetime
Unlimited	Unlimited
Unlimited	Unlimited
Unlimited	Unlimited
\$2,500	\$5,000
\$2,000 per injury	\$2,000 per injury
\$500 per 5 years	\$500 per 5 years
\$10,000 lifetime	\$10,000 lifetime
\$200 per 3 years	\$200 per 3 years
1 if lateral/2 if bilateral per 2 years	1 if lateral/2 if bilateral per 2 years
\$500 combined	\$500 combined
Included	Included
12 months	12 months
\$5 million ifetime	\$5 million lifetime

GMS Group Advantage®

Dental Plan Benefits at a Glance

Dental Benefits	Silver
Dental Services (coverage per person, per policy year)	
Basic Services (includes endodontics and periodontics)	80%
Major Services	n/a
Orthodontic Services (for dependents under 18 years of age)	n/a

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

Coverage Ends:
All Dental Services - Retirement

Gold	Platinum
100%	100%
50%	80%
n/a	50% (\$1,500 lifetime maximum)

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**

GMS Care Network

Employee & Family Assistance Program (EFAP)

We all need a little help sometimes. And that help should be easy to access when you need it. GMS Care Network provides services to support your employees and their family members with their health and wellbeing. That's why GMS Care Network is included in our Group Advantage health plans.

- ✓ **Provides a range of helpful services and resources**
- ✓ **Available to employees and their eligible dependents**
- ✓ **Services can be accessed 24 hours a day, seven days a week, 365 days a year**



GMS Care Network offers:

Telemedicine

Connect with a Canadian-licensed general practitioner by phone, video or text message to get help with minor medical needs, prescriptions, and more. Consultations are available for you and your dependants. Everything is confidential, and you own and manage your health record of these consultations.

Mental health and wellbeing support

Connect with counsellors by video, phone, or in-person for support with a variety of concerns such as:

- self-esteem
- anxiety
- stress
- depression
- grief and loss
- legal and financial matters
- work and career
- life transitions
- individual and couples counselling

Crisis support is available 24/7/365.

Choose your counsellor based on clinical fit, cultural background, language, therapy approach and more. Don't feel that your provider is a good fit? Unmatch yourself and choose a new provider. It's that simple.

Digital Cognitive Behavioural Therapy

Work at your own pace using this online cognitive behavioural therapy program. It provides learning modules and tools to help support mental health.

GMS Care Network Provider

GMS has partnered with Greenshield+ to provide these GMS Care Network Services.

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 plan. All Group Advantage Plus plans start with the purchase of Life and Accidental Death and Dismemberment (AD&D) and then you can choose from a variety of options for disability, critical illness, and dependent life insurance.

Benefit	Coverage
Life Insurance + AD&D	\$10,000, \$25,000 OR \$50,000 OR up to one times an employee's salary.
Dependent Life Insurance	<ul style="list-style-type: none">• \$5,000 (spouse) / \$2,500 (dependents)• \$10,000 (spouse) / \$5,000 (dependents)
Traditional Critical Illness	<ul style="list-style-type: none">• \$10,000• \$25,000 available to groups of 6+
High Severity Critical Illness	<ul style="list-style-type: none">• \$10,000• \$25,000 available to groups of 6+
Dependent Traditional Critical Illness	<ul style="list-style-type: none">• \$5,000 (spouse) / \$2,500 (dependents) OR• \$10,000 (spouse) / \$5,000 (dependents)
Dependent High Severity Critical Illness	<ul style="list-style-type: none">• \$5,000 (spouse) OR• \$10,000 (spouse)
Short-Term Disability (STD)	<ul style="list-style-type: none">• 66.67% of weekly earnings non-taxable OR• 70% of weekly earnings taxable
Long-Term Disability (LTD)	<ul style="list-style-type: none">• Tiered 66.67% of 1st \$1,500; 50% of next \$2,500; 40% of the balance; of monthly earnings non-taxable OR• 70% of monthly earnings taxable
Second Medical Opinion	Service available to employee, spouse and dependents

Adjust your level of coverage to suit your business' needs. All Group Critical Illness & Dismemberment (AD&D) insurance for the employee includes critical illness and second medical opinion.

Details

Available until an employee turns 75.

Available until an employee turns 75.

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.

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.

Available until an employee turns 65.

Available until an employee turns 65.

- Elimination period
 - Accident can be 0 days OR 7 days
 - Hospital can be 0 days (1st day hospital) OR 7 days
 - Illness is 7 days
- Equivalent to EI will be less than \$1,000 per week
- Duration of STD can be 16 weeks or 26 weeks
- Available until an employee turns 65.

- Maximum available up to \$6,000
- Elimination 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 65
- 2 year own occupation period
- 3 month survivor benefit
- Available until an employee turns 65.

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 **GMS Care Network (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, 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

2055 Albert Street, PO Box 1949
Regina, SK S4P 0E3

toll-free 1.800.667.3699 fax 306.525.6360
email info@gms.ca www.gms.ca



Effective April 1, 2024 • 1APRCA24

GROUP MEDICAL SERVICES is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan. Products not offered in Quebec, Nunavut and New Brunswick.

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

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	ABNT	Single \$28.67 Couple \$48.40 Family \$63.20	Single \$67.35 Couple \$118.03 Family \$156.03	Single \$113.48 Couple \$201.07 Family \$266.76

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	ABNT	Single		Single		Single	
		\$500 maximum	\$47.70	\$500 maximum	\$76.09	\$500 maximum	\$79.11
		\$1,000 maximum	\$53.24	\$1,000 maximum	\$83.60	\$1,000 maximum	\$85.54
		\$1,500 maximum	\$55.47	\$1,500 maximum	\$87.83	\$1,500 maximum	\$89.56
		\$2,000 maximum	\$59.35	\$2,000 maximum	\$94.85	\$2,000 maximum	\$98.51
		Couple		Couple		Couple	
		\$500 maximum	\$95.40	\$500 maximum	\$152.18	\$500 maximum	\$158.21
		\$1,000 maximum	\$106.49	\$1,000 maximum	\$167.20	\$1,000 maximum	\$171.08
		\$1,500 maximum	\$110.95	\$1,500 maximum	\$175.66	\$1,500 maximum	\$179.13
		\$2,000 maximum	\$118.70	\$2,000 maximum	\$189.71	\$2,000 maximum	\$197.03
		Family		Family		Family	
		\$500 maximum	\$162.18	\$500 maximum	\$258.70	\$500 maximum	\$268.96
		\$1,000 maximum	\$181.03	\$1,000 maximum	\$284.24	\$1,000 maximum	\$290.84
		\$1,500 maximum	\$188.61	\$1,500 maximum	\$298.62	\$1,500 maximum	\$304.52
		\$2,000 maximum	\$201.80	\$2,000 maximum	\$322.51	\$2,000 maximum	\$334.95

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

Add an optional **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 HCSA 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.



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

GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	BCYU	Single \$23.75 Couple \$39.56 Family \$51.41	Single \$60.06 Couple \$104.91 Family \$138.55	Single \$109.65 Couple \$194.17 Family \$257.56

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	BCYU	Single		Single		Single	
		\$500 maximum	\$49.17	\$500 maximum	\$79.18	\$500 maximum	\$89.29
		\$1,000 maximum	\$54.87	\$1,000 maximum	\$87.02	\$1,000 maximum	\$96.59
		\$1,500 maximum	\$57.18	\$1,500 maximum	\$91.22	\$1,500 maximum	\$101.15
		\$2,000 maximum	\$61.18	\$2,000 maximum	\$98.52	\$2,000 maximum	\$111.26
		Couple		Couple		Couple	
		\$500 maximum	\$98.34	\$500 maximum	\$158.37	\$500 maximum	\$178.59
		\$1,000 maximum	\$109.74	\$1,000 maximum	\$174.05	\$1,000 maximum	\$193.17
		\$1,500 maximum	\$114.35	\$1,500 maximum	\$182.43	\$1,500 maximum	\$202.30
		\$2,000 maximum	\$122.37	\$2,000 maximum	\$197.04	\$2,000 maximum	\$222.52
		Family		Family		Family	
		\$500 maximum	\$167.18	\$500 maximum	\$269.23	\$500 maximum	\$303.60
		\$1,000 maximum	\$186.56	\$1,000 maximum	\$295.88	\$1,000 maximum	\$328.39
		\$1,500 maximum	\$194.40	\$1,500 maximum	\$310.14	\$1,500 maximum	\$343.91
		\$2,000 maximum	\$208.03	\$2,000 maximum	\$334.97	\$2,000 maximum	\$378.28

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

Add an optional 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 HCSA 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.



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

GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiroprapist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	MB	Single \$22.44 Couple \$37.19 Family \$48.26	Single \$52.69 Couple \$91.64 Family \$120.85	Single \$96.48 Couple \$170.47 Family \$225.95

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	MB	Single		Single		Single	
		\$500 maximum	\$36.52	\$500 maximum	\$58.65	\$500 maximum	\$66.97
		\$1,000 maximum	\$40.75	\$1,000 maximum	\$64.44	\$1,000 maximum	\$72.88
		\$1,500 maximum	\$42.44	\$1,500 maximum	\$68.06	\$1,500 maximum	\$76.16
		\$2,000 maximum	\$45.41	\$2,000 maximum	\$73.52	\$2,000 maximum	\$83.78
		Couple		Couple		Couple	
		\$500 maximum	\$73.03	\$500 maximum	\$117.31	\$500 maximum	\$133.94
		\$1,000 maximum	\$81.49	\$1,000 maximum	\$128.88	\$1,000 maximum	\$145.77
		\$1,500 maximum	\$84.88	\$1,500 maximum	\$136.12	\$1,500 maximum	\$152.33
		\$2,000 maximum	\$90.83	\$2,000 maximum	\$147.05	\$2,000 maximum	\$167.57
		Family		Family		Family	
		\$500 maximum	\$124.15	\$500 maximum	\$199.43	\$500 maximum	\$227.69
		\$1,000 maximum	\$138.54	\$1,000 maximum	\$219.10	\$1,000 maximum	\$247.81
		\$1,500 maximum	\$144.29	\$1,500 maximum	\$231.41	\$1,500 maximum	\$258.96
\$2,000 maximum	\$154.41	\$2,000 maximum	\$249.98	\$2,000 maximum	\$284.86		

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

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GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropodist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	NFLB	Single \$37.15 Couple \$63.67 Family \$83.56	Single \$79.80 Couple \$140.44 Family \$185.92	Single \$136.58 Couple \$242.65 Family \$322.20

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	NFLB	Single		Single		Single	
		\$500 maximum	\$37.15	\$500 maximum	\$65.61	\$500 maximum	\$70.18
		\$1,000 maximum	\$41.48	\$1,000 maximum	\$72.08	\$1,000 maximum	\$76.74
		\$1,500 maximum	\$44.45	\$1,500 maximum	\$76.12	\$1,500 maximum	\$80.83
		\$2,000 maximum	\$47.57	\$2,000 maximum	\$82.21	\$2,000 maximum	\$88.91
		Couple		Couple		Couple	
		\$500 maximum	\$74.30	\$500 maximum	\$131.22	\$500 maximum	\$140.36
		\$1,000 maximum	\$82.96	\$1,000 maximum	\$144.16	\$1,000 maximum	\$153.48
		\$1,500 maximum	\$88.89	\$1,500 maximum	\$152.25	\$1,500 maximum	\$161.66
		\$2,000 maximum	\$95.14	\$2,000 maximum	\$164.42	\$2,000 maximum	\$177.82
		Family		Family		Family	
		\$500 maximum	\$126.30	\$500 maximum	\$223.07	\$500 maximum	\$238.61
		\$1,000 maximum	\$141.03	\$1,000 maximum	\$245.07	\$1,000 maximum	\$260.91
		\$1,500 maximum	\$151.12	\$1,500 maximum	\$258.82	\$1,500 maximum	\$274.82
		\$2,000 maximum	\$161.74	\$2,000 maximum	\$279.51	\$2,000 maximum	\$302.30

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

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(for Dependents under 18 years of age)

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Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
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	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period <ul style="list-style-type: none"> • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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.

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Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	NS	Single \$33.23 Couple \$56.62 Family \$74.16	Single \$71.44 Couple \$125.40 Family \$165.86	Single \$132.59 Couple \$235.46 Family \$312.62

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	NS	Single		Single		Single	
		\$500 maximum	\$32.80	\$500 maximum	\$44.96	\$500 maximum	\$53.31
		\$1,000 maximum	\$36.61	\$1,000 maximum	\$49.41	\$1,000 maximum	\$58.14
		\$1,500 maximum	\$38.14	\$1,500 maximum	\$52.18	\$1,500 maximum	\$61.19
		\$2,000 maximum	\$40.82	\$2,000 maximum	\$56.34	\$2,000 maximum	\$67.31
		Couple		Couple		Couple	
		\$500 maximum	\$65.59	\$500 maximum	\$89.91	\$500 maximum	\$106.62
		\$1,000 maximum	\$73.22	\$1,000 maximum	\$98.82	\$1,000 maximum	\$116.29
		\$1,500 maximum	\$76.28	\$1,500 maximum	\$104.37	\$1,500 maximum	\$122.37
		\$2,000 maximum	\$81.64	\$2,000 maximum	\$112.68	\$2,000 maximum	\$134.61
		Family		Family		Family	
		\$500 maximum	\$111.51	\$500 maximum	\$152.85	\$500 maximum	\$181.25
		\$1,000 maximum	\$124.47	\$1,000 maximum	\$167.99	\$1,000 maximum	\$197.69
		\$1,500 maximum	\$129.68	\$1,500 maximum	\$177.43	\$1,500 maximum	\$208.03
		\$2,000 maximum	\$138.79	\$2,000 maximum	\$191.56	\$2,000 maximum	\$228.84

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

Add an optional **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 HCSA 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.



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

GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period <ul style="list-style-type: none"> • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	ON	Single \$35.94 Couple \$61.49 Family \$80.65	Single \$75.60 Couple \$132.89 Family \$175.85	Single \$137.71 Couple \$244.68 Family \$324.91

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	ON	Single		Single		Single	
		\$500 maximum	\$50.70	\$500 maximum	\$74.84	\$500 maximum	\$77.89
		\$1,000 maximum	\$56.58	\$1,000 maximum	\$82.06	\$1,000 maximum	\$84.26
		\$1,500 maximum	\$58.94	\$1,500 maximum	\$85.97	\$1,500 maximum	\$88.26
		\$2,000 maximum	\$63.07	\$2,000 maximum	\$92.85	\$2,000 maximum	\$97.07
		Couple		Couple		Couple	
		\$500 maximum	\$101.39	\$500 maximum	\$149.68	\$500 maximum	\$155.78
		\$1,000 maximum	\$113.16	\$1,000 maximum	\$164.12	\$1,000 maximum	\$168.51
		\$1,500 maximum	\$117.89	\$1,500 maximum	\$171.93	\$1,500 maximum	\$176.52
		\$2,000 maximum	\$126.14	\$2,000 maximum	\$185.69	\$2,000 maximum	\$194.14
		Family		Family		Family	
		\$500 maximum	\$172.36	\$500 maximum	\$254.46	\$500 maximum	\$264.82
		\$1,000 maximum	\$192.38	\$1,000 maximum	\$279.00	\$1,000 maximum	\$286.47
		\$1,500 maximum	\$200.41	\$1,500 maximum	\$292.28	\$1,500 maximum	\$300.08
		\$2,000 maximum	\$214.44	\$2,000 maximum	\$315.68	\$2,000 maximum	\$330.04

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

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GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	PEI	Single \$37.59 Couple \$64.47 Family \$84.63	Single \$80.68 Couple \$142.03 Family \$188.03	Single \$138.13 Couple \$245.43 Family \$325.90

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	PEI	Single		Single		Single	
		\$500 maximum	\$35.64	\$500 maximum	\$62.92	\$500 maximum	\$67.32
		\$1,000 maximum	\$39.78	\$1,000 maximum	\$69.14	\$1,000 maximum	\$73.62
		\$1,500 maximum	\$42.65	\$1,500 maximum	\$73.03	\$1,500 maximum	\$77.54
		\$2,000 maximum	\$45.64	\$2,000 maximum	\$78.87	\$2,000 maximum	\$85.29
		Couple		Couple		Couple	
		\$500 maximum	\$71.28	\$500 maximum	\$125.84	\$500 maximum	\$134.63
		\$1,000 maximum	\$79.56	\$1,000 maximum	\$138.29	\$1,000 maximum	\$147.23
		\$1,500 maximum	\$85.30	\$1,500 maximum	\$146.05	\$1,500 maximum	\$155.08
		\$2,000 maximum	\$91.27	\$2,000 maximum	\$157.75	\$2,000 maximum	\$170.59
		Family		Family		Family	
		\$500 maximum	\$121.18	\$500 maximum	\$213.94	\$500 maximum	\$228.88
		\$1,000 maximum	\$135.25	\$1,000 maximum	\$235.09	\$1,000 maximum	\$250.30
		\$1,500 maximum	\$145.02	\$1,500 maximum	\$248.29	\$1,500 maximum	\$263.63
		\$2,000 maximum	\$155.17	\$2,000 maximum	\$268.17	\$2,000 maximum	\$290.00

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
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Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
Short-Term Disability (STD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Elimination period • Accident can be 0 days OR 7 days • Hospital can be 0 days (1st day Hospital) OR 7 days • Illness is 7 days • Equivalent to EI will be less than \$1,000 per week • Duration of STD can be 16 weeks or 26 weeks • Available until an employee turns 65.
Long-Term Disability (LTD)	Varies by group	Contact us for premium	<ul style="list-style-type: none"> • Maximum available up to \$6,000 • Elimination 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 65 • 2 year own occupation period • 3 month survivor benefit • Available until an employee turns 65.
Second Medical Opinion	N/A	\$0.723 per employee	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 options underwritten by Assumption Life.

Health Benefits		Silver (3 - 49 employees)	Gold (3 - 49 employees)	Platinum (3 - 49 employees)
Prescription Drugs (coverage per person per policy year)				
Coverage (includes pay-direct card)		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, naturopath, chiropractist, podiatrist and speech therapist)		\$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 Monitor		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 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)	1 pair per 5 years (adult) 1 pair per year (children under 16)
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 & Hospital Beds		\$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
Patient Walkers		\$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
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 and Family Assistance Program (EFAP) (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 dependents after plan member's death)		12 months	12 months	12 months
Travel				
90 days (unlimited number of trips)		\$5 million per person lifetime	\$5 million per person lifetime	\$5 million per person lifetime
Premium Per Month	SK	Single \$25.56 Couple \$42.81 Family \$55.75	Single \$60.00 Couple \$104.79 Family \$138.39	Single \$105.08 Couple \$185.95 Family \$246.60

GMS Group Advantage Dental Plans & Health Care Spending Accounts must be purchased with a Group Advantage Health Plan.

Dental Benefits		Silver (3 - 49 employees)		Gold (3 - 49 employees)		Platinum (3 - 49 employees)	
Dental Services (Coverage per person, per policy year. Maximums are combined for Basic and Major Services)							
Basic Services		80%		100%		100%	
Major Services		n/a		50%		80%	
Orthodontic Services (for Dependents under 18 yrs of age)		n/a		n/a		50% (\$1,500 lifetime maximum)	
Premium Per Month	SK	Single		Single		Single	
		\$500 maximum	\$30.10	\$500 maximum	\$46.95	\$500 maximum	\$52.07
		\$1,000 maximum	\$33.60	\$1,000 maximum	\$51.56	\$1,000 maximum	\$56.79
		\$1,500 maximum	\$34.99	\$1,500 maximum	\$54.57	\$1,500 maximum	\$59.88
		\$2,000 maximum	\$37.45	\$2,000 maximum	\$58.95	\$2,000 maximum	\$65.89
		Couple		Couple		Couple	
		\$500 maximum	\$60.20	\$500 maximum	\$93.89	\$500 maximum	\$104.14
		\$1,000 maximum	\$67.19	\$1,000 maximum	\$103.12	\$1,000 maximum	\$113.58
		\$1,500 maximum	\$69.98	\$1,500 maximum	\$109.15	\$1,500 maximum	\$119.76
		\$2,000 maximum	\$74.89	\$2,000 maximum	\$117.91	\$2,000 maximum	\$131.77
		Family		Family		Family	
		\$500 maximum	\$102.34	\$500 maximum	\$159.62	\$500 maximum	\$177.03
		\$1,000 maximum	\$114.22	\$1,000 maximum	\$175.31	\$1,000 maximum	\$193.09
		\$1,500 maximum	\$118.97	\$1,500 maximum	\$185.55	\$1,500 maximum	\$203.59
		\$2,000 maximum	\$127.31	\$2,000 maximum	\$200.44	\$2,000 maximum	\$224.01

Basic Services

- examinations and x-rays
- cleaning and fluoride treatments
- routine extractions and fillings
- root canals
- denture repair
- periodontal treatment
- surgical procedures performed by dentist, including anaesthetics

Major Services

- bridges, jackets and crowns
- full/partial dentures
- gold inlays and onlays, including veneers

Orthodontic Services

(for Dependents under 18 years of age)

- diagnosis and treatment for the correction of malocclusion or malposed teeth

Add an optional **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 HCSA 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.



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

GMS will invoice you monthly for the cost of claims plus a 10% administration fee. Taxes may apply and there's a minimum annual administration fee of \$100 per policy year.

Life Insurance and Accidental Death & Dismemberment (AD&D) are required when adding GMS Group Advantage Plus options to a plan.

Benefit	Options	Monthly Premium	Details
Life Insurance + AD&D	\$10,000 of coverage	\$3.31 per employee	Available until an employee turns 75.
	\$25,000 of coverage	\$8.28 per employee	
	\$50,000 of coverage	\$16.55 per employee	
	1x annual salary of coverage - varies by salary	Contact us for premium	
Dependent Life Insurance	\$5,000 (spouse) / \$2,500 (dependents)	\$1.90 per family	Available until an employee turns 75.
	\$10,000 (spouse) / \$5,000 (dependents)	\$3.81 per family	
Traditional Critical Illness	\$10,000	\$10.35 per employee	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.
	\$25,000 Available to groups of 6+	\$25.88 per employee	
High Severity Critical Illness	\$10,000	\$6.88 per employee	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.
	\$25,000 Available to groups of 6+	\$17.20 per employee	
Dependent Traditional Critical Illness	\$5,000 (spouse) / \$2,500 (dependents)	\$5.81 per family	Available until an employee turns 65.
	\$10,000 (spouse) / \$5,000 (dependents)	\$8.00 per family	
Dependent High Severity Critical Illness	\$5,000 (spouse)	\$1.90 per family	Available until an employee turns 65.
	\$10,000 (spouse)	\$3.81 per family	
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