



# GMS Group Advantage<sup>®</sup>

Benefit plans for small and medium sized companies.



## Insurance, **honestly.**

There's a lot of mistrust when it comes to insurance. We're working to change that.

GMS health and travel plans are easy to choose, easy to use, and easy to understand. That's why Canadians have counted on GMS for quality coverage since 1949.

The same pioneering spirit that started our story more than 75 years ago is what drives us to do things differently today. This is our promise to you.

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## Our Community Commitment.

When you choose GMS for your health and travel insurance, you're not only protecting yourself, your travels, and your loved ones—you're investing in the health of your community, too.

Thanks to our customers, we've reinvested millions of dollars into health-focused community initiatives.

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## Why GMS?

We're changing the way Canadians get insurance. We want you to feel confident in your insurance choices. No matter when or where you interact with us, you can expect ease and honesty. Honestly.

Businesses across Canada choose us for their employee health benefits because we guarantee:

- ✓ **Comprehensive coverage.** You and your team have access to a wide range of essential and bonus benefits like the GMS Care Network.
- ✓ **Convenient processes.** Ease is everything. From applying to administering, we designed Group Advantage so you can focus on your business, not your benefits.
- ✓ **Help when you need it.** Have a question about group benefits? Our Customer Care team is here to help.

## GMS Group Advantage®.

GMS Group Advantage® plans are group benefits specifically designed for small and medium-sized companies with 3-49 employees.

A changing labour market means a group benefits plan isn't just nice to have—it's a must. We're here to make Group Advantage work for your work, helping you attract, retain, and take care of your team.

With choice and a winning combination of group health insurance, dental coverage, and life, disability, and critical illness insurance, we make it easy to get group benefits that make you stand out from the competition.

## Am I eligible?

### Let's find out.

- Businesses operating for at least six months can apply for health and dental coverage.
- Businesses operating for at least 12 months can apply for Group Advantage Plus.
- An eligible employee is someone who works at least 20 hours per week for your business. You'll need at least three eligible employees to get a health, dental, or Group Advantage Plus plan.
- All eligible employees must enroll in a plan unless they can prove they are covered by a spouse's plan.

## The Group Advantage® Advantage.

Investing in your employees is an investment in your company.

Business owners choose Group Advantage for:

- **Flexibility:** Choose a Silver, Gold, or Platinum Group Advantage Health plan and add dental and other insurance coverage as you like.
- **Health Care Spending Accounts (HCSA):** Add non-taxable bonus coverage with an optional HCSA. You'll only be charged if the account gets used.
- **Add-on coverage:** Group Advantage Plus gives you the option of offering your employees life, disability, critical illness insurance, and more.
- **GMS Care Network:** Health isn't a 9-5. Access around-the-clock care, from virtual doctors to life coaching, support networks, and licensed counselling, with the **GMS Care Network**.

## Pooled product. Honest pricing.

When you choose **GMS** for group benefits, what you see is what you get: no surprises, no extreme price fluctuations, and everything you need to feel good before, during, and after your workday.

Grouping our groups into what the insurance industry calls a "pool" helps us spread out any risk and keep price changes to a minimum.

## Group Advantage® Health Plans.

CHOOSE FROM THREE PLANS:

### SILVER

Basic coverage for prescription drugs, eye exams, and health benefits.

### GOLD MOST POPULAR

Even more coverage for prescription drugs, eye exams, vision care, and health benefits.

### PLATINUM

Our most comprehensive plan with enhanced coverage for prescription drugs, eye exams, vision care, and health benefits.

**For the best benefits, add-on Group Advantage Dental and Group Advantage Plus.**



# Group Advantage® Health Plans:

Available when you buy a Group Advantage Health plan.

COVERAGE ENDS

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

Health Benefits	Silver	Gold	Platinum
<b>Prescription Drugs (coverage per person, per policy year unless otherwise noted)</b>			
Coverage* (formulary & non-formulary drugs) *pay-direct card included with each option	70% of lowest-cost-alternative up to \$1,000	80% of lowest-cost-alternative up to: -Gold 1-80% up to \$3,000 -Gold 2-80% up to \$10,000 -Gold 3-80% up to \$20,000	100% of lowest-cost-alternative up to: -Platinum 1-100% up to \$6,000 -Platinum 2-100% up to \$10,000 -Platinum 3-100% up to \$20,000
<b>Extended Health (coverage per person, per policy year unless otherwise noted)</b>			
Eye Exams, Glasses, Contact Lenses & Surgery	\$60 per 2 years (eye exams only)	\$150 per 2 years	\$300 per 2 years
Health Practitioners (massage therapist, chiropractor, physiotherapist and more)	\$250 combined paying at 80%	\$350 per specialist per year at 80%	\$500 per specialist per year at 80%
Mental Health Practitioner (includes clinical psychologists, clinical counsellors, registered social workers and psychotherapists)	\$250 combined	\$350 combined	\$500 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 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	\$50	\$150	\$250
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
Semi-Private Hospital Room	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
Surgical Bras	n/a	1 surgical bras every 2 years	2 surgical bras every 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
Compression Stockings	1 pair per year	2 pairs per year	4 pairs per year
GMS Care Network (telemedicine, individual and couples counselling, mental health resources and more)	Included	Included	Included
Survivor Benefit (coverage for eligible dependents after plan member's death)	12 months	12 months	12 months
<b>Travel Medical Emergency (coverage per person, per policy year unless otherwise noted)</b>			
90 days (unlimited number of trips)	\$5 million lifetime	\$5 million lifetime	\$5 million lifetime

This booklet is a summary of benefits only. Full details, along with the terms, conditions, limitations, and exclusions are in the policy.

# Group Advantage® Dental Plans:

Available when you buy a Group Advantage Health plan.

## CHOOSE FROM THREE PLAN TYPES:

### SILVER

Covers preventive care and routine procedures like filling, x-rays, and denture repairs.

### GOLD MOST POPULAR

Everything from Silver plus coverage for major procedures, and better coinsurance.

### PLATINUM

Our most comprehensive plan, including everything from Gold plus enhanced coverage for orthodontics and even better coinsurance.

## CHOOSE YOUR ANNUAL MAXIMUM:

(per person, per policy year)

- \$500
- \$1,000
- \$1,500
- \$2,000

## What's Included?

### ✓ Basic Dental Services

- Cleaning, scaling, and polishing (*every six months*)
- Topical fluoride treatment
- Examinations and dental x-rays
- Routine extractions and fillings
- Basic oral surgery performed by a dentist (*including anaesthesia*)
- Root canal therapy
- Denture repair

### ✓ Major Dental Services

- Full or partial dentures
- Inlays, onlays, crowns, and veneers
- Denture adjustments

### ✓ Orthodontic services (*for dependants under 18 years old*)

- Diagnosis and treatment to correct malocclusion or malposed teeth.

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 booklet is a summary of benefits only. Full details, along with the terms, conditions, limitations, and exclusions are in the policy.

COVERAGE ENDS

All dental services end at Retirement

## Group Advantage® Plus:

Available when you buy a Group Advantage Health plan.

All Group Advantage Plus plans start with Life and Accidental Death & Dismemberment (AD&D) insurance. From there, add short and long-term disability, critical illness coverage, second medical opinion, and more.

Benefit	Coverage	Details
Life Insurance + AD&D	<ul style="list-style-type: none"> <li>• \$ \$10,000, \$25,000 OR \$50,000</li> <li>OR up to one times an employee's salary.</li> </ul>	Available until an employee turns 70.
Dependent Life Insurance	<ul style="list-style-type: none"> <li>• \$5,000 (spouse) / \$2,500 (dependents)</li> <li>• \$10,000 (spouse) / \$5,000 (dependents)</li> </ul>	Available until an employee turns 70.
Traditional Critical Illness	<ul style="list-style-type: none"> <li>• \$10,000</li> <li>• \$25,000   available to groups of 6+</li> </ul>	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"> <li>• \$10,000</li> <li>• \$25,000   available to groups of 6+</li> </ul>	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"> <li>• \$5,000 (spouse) / \$2,500 (dependents) OR</li> <li>• \$10,000 (spouse) / \$5,000 (dependents)</li> </ul>	Available until an employee turns 65.
Dependent High Severity Critical Illness	<ul style="list-style-type: none"> <li>• \$5,000 (spouse) OR</li> <li>• \$10,000 (spouse)</li> </ul>	Available until an employee turns 65.
Short-Term Disability (STD)	<ul style="list-style-type: none"> <li>• 66.67% of weekly earnings non-taxable OR</li> <li>• 70% of weekly earnings taxable</li> </ul>	<ul style="list-style-type: none"> <li>• Elimination period               <ul style="list-style-type: none"> <li>• Accident can be 0 days OR 7 days</li> <li>• Hospital can be 0 days (1st day hospital) OR 7 days</li> <li>• Illness is 7 days</li> </ul> </li> <li>• Equivalent to EI will be less than \$1,000 per week</li> <li>• Duration of STD can be 16 weeks or 26 weeks</li> <li>• Available until an employee turns 65.</li> </ul>
Long-Term Disability (LTD)	<ul style="list-style-type: none"> <li>• Tiered 66.67% of 1st \$1,500; 50% of next \$2,500; 40% of the balance; of monthly earnings non-taxable OR</li> <li>• 70% of monthly earnings taxable</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum available up to \$6,000</li> <li>• Elimination Period of LTD can be 16 weeks OR 26 weeks (will coincide with STD if applicable)</li> <li>• Benefit duration can be for 5 years OR until age 65</li> <li>• 2 year own occupation period</li> <li>• 3 month survivor benefit</li> <li>• Available until an employee turns 65.</li> </ul>
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.

## Health Care Spending Account.

Available when you buy a Group Advantage Health plan.

Health Care Spending Accounts (HCSA) add non-taxable supplemental coverage to an employee's Group Advantage Health and Dental plans.

HCSAs are a win-win because they enhance benefit flexibility, allow your employees bonus coverage for what's important to them, and you're only charged when the account gets used.

Your employees can use their HCSA to:

- Pay for deductibles and amounts over and above a deductible.
- Cover extra expenses for a benefit if they've hit the maximum not paid for by their employer.

## How do HCSAs work?

As an employer, you choose the HCSA amount your employees get each year, from a minimum of \$250 per employee all the way up to \$15,000 (in \$50 increments). You can even set different amounts for different employee groups (managers versus staff, for example). Once you've set up your HCSA, employees can send claims for reimbursement just like they would any other benefits. We'll make sure those claims are eligible, reimburse the employee, and send you a monthly invoice for the total cost of claims plus a 10% administration fee and any applicable taxes.

## What kind of medical expenses are non-taxable?

We're glad you asked. The Canada Revenue Agency keeps a list of expenses eligible for HCSA coverage. Common examples include things like prescription eyeglasses, prescription drugs, and dental services.

## GMS Care Network: Around-the-clock care.

GMS Care Network is our signature assistance program available to all Group Advantage customers. It's a network of virtual secure services that support whole health – body and mind. You can access GMS Care Network by phone, online, or through a mobile app.

### WHAT'S INCLUDED?

- ✓ **Virtual primary care.** Meet with licensed Canadian general practitioner doctors by phone, text, or video. This telemedicine service is perfect for minor medical needs, digital prescriptions, and general questions. Care is available every hour of every day, as often as you need it. Plus, you own and manage your health record of these consultations.
- ✓ **Counselling and coaching.** Help is only a click or a call away. On top of unlimited legal and financial consultations, you get access to five hours of individual counselling, couples counselling, health coaching, life or transition coaching, and career coaching.
- ✓ **Cognitive Behavioural Therapy (CBT).** A self-directed cognitive behavioural therapy (CBT) program designed to teach you how to change your life by changing your thoughts. Support your mental health from the comfort of your own home. You choose the pace!

## Frequently Asked Questions.

### **Can I choose which benefits I include in my group health plan?**

We designed GMS Group Advantage with a focus on consistent, reliable rates and comprehensive coverage. Most of the benefits are pre-selected, but you can choose between our Silver, Gold, and Platinum plans based on what you think you and your team need. You can also add life, disability, critical illness benefits, and more.

### **Can my employees submit claims online?**

You bet. Encourage your employees to sign up for a My GMS account. Once they do, they can submit claims online, track claim payments, sign up for direct deposit, and get more information about a claim through their Explanation of Benefits.

### **How fast are claims processed?**

We pride ourselves on top notch customer service—it's one of the ways we respect our customers' time and money. Assuming we have all the information we need, our goal is to process claims within three business days from the date we received a claim. Claims submitted via My GMS are often processed even faster! Plus, you and your team will get a GMS Card. Use your card at participating health and vision service providers and we'll pay them directly for covered costs, so you don't have to pay out of pocket.

### **How will my employees learn about coverage details after I buy Group Advantage?**

Once we've officially welcomed you on board, we'll send you a benefit booklet to share with your employees. It include everything you'll need to know, including benefit details and maximums. The person you choose as your plan administrator will also get an administration manual with information to help your employees every step of the way.

### **Where do I buy Group Advantage?**

We're ready when you are. Visit [gms.ca](https://gms.ca), call us at 1-800-667-3699, or speak with your GMS broker for more information and a free quote.



Also available from GMS:



### GROUP BENEFIT PLANS

Insured benefit packages perfect for small and medium-sized companies.



### VISITORS TO CANADA INSURANCE

Emergency medical insurance for new arrivals or visitors to Canada. Includes help to coordinate treatment and care.



### TRAVELSTAR® TRAVEL INSURANCE

Quality coverage for medical emergencies, trip disruptions, and lost, damaged, or delayed bags.

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