

Your business benefits with Group Medical Services

One of the largest business investments you'll make is in your employees. By providing extended health benefits, your company gains a competitive edge, helping to attract quality candidates within today's labour market.

- ✓ **Recruit and Retain Employees**
- ✓ **Boost Staff Morale**
- ✓ **Increase Productivity; Decrease Sick Time**
- ✓ **Benefit Plans are Tax Deductible**
- ✓ **Enhance Your Corporate Image**

GMS Group Benefit Plans provide *exceptional value* backed with outstanding *customer service*



Also available from Group Medical Services



Individual Health

Supplemental health insurance coverage for everyday health needs and unexpected medical emergencies with protection from rising health care costs. Add dental care, prescription drug, travel medical and hospital cash options.



Travel Insurance

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



Immigrants and Visitors to Canada

Emergency medical insurance for those newly arrived in or visiting Canada, including helpful assistance to coordinate treatment and care.



StudentPlan

Emergency medical and travel coverage perfect for post-secondary students studying away from home, within Canada or abroad.



Group Medical Services

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www.gms.ca

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

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Group Benefit Plans



health • prescription drugs • dental • vision • travel



Group Medical Services

looking after you and the ones you love

About Group Medical Services

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

As a non-profit corporation based in Regina, Saskatchewan, we market and underwrite insurance products – providing courteous professional service, efficient administration and quick claims reimbursement.

Why Choose GMS?

For Your Business

- Flexible** We'll help design health, drug, dental, life and disability coverage that's right for your business.
- Accessible** Call us toll-free, we'll answer in person, or manage your group coverage online, 24/7.
- Service** Our Business Development Consultants and Customer Care Representatives are ready to assist you, when you need them.

For Your Team

- Convenience** With a pay-direct prescription drug card, GMS pays participating pharmacies directly – no need for an additional claim form.
- Efficient** Fast turn-around on employee claims.
- Expertise** Friendly and knowledgeable GMS Customer Care Representatives provide answers to employee questions about their benefits plan.



GMS Group Advantage® for small business (3+ employees)

As a business owner, your time is valuable. To simplify the selection and design of your group benefits package, we've created **GMS Group Advantage®**, a plan specifically designed and priced for small businesses with 3 or more employees.

Our health and dental coverage is comprehensive and affordable – simply choose the options that best suit your needs – ask about life and disability insurance and **let GMS handle the rest!**

GMS Group Advantage® – Health Benefits

SILVER 3+ Employees	GOLD 3+ Employees	PLATINUM 6+ Employees
Extended Health Benefits	Extended Health Benefits	Extended Health Benefits
Prescription Drugs 70% of cost to \$500	Prescription Drugs 80% of cost to \$1500	Prescription Drugs 100% of cost to \$5,000
Eye Exams \$60 per 2 years	Vision Care \$150 per 2 years	Vision Care \$300 per 2 years
n/a	Travel – 30 days Up to \$2 Million coverage, unlimited number of trips	Travel – 30 days Up to \$2 Million coverage, unlimited number of trips

GMS Group Advantage® – Dental Benefits

SILVER* 3+ Employees	GOLD* 3+ Employees	PLATINUM* 3+ Employees
80% Basic Services	100% Basic Services	100% Basic Services
n/a	50% Major Services	80% Major Services
n/a	n/a	50% Orthodontic Services \$1,500 lifetime maximum

* Employer choice of combined maximum benefit: \$500, \$1,000 or \$1,500 per person per year.

For complete details on **GMS Group Advantage®** including benefit listings, rates and policies visit www.gms.ca/group.

Custom Quoted Group Benefit Plans (10+ employees)

For larger businesses, GMS provides custom plan designs to suit each employer's requirements. We'll work closely with you to determine the very best plan design, service features and coverage for your unique circumstances.

Coverage can include health, dental, drug, travel medical, life, accidental death & dismemberment, disability and critical illness benefits.

Insured benefits offer a traditional approach to your employee health coverage package. Employers pay monthly premiums per employee, covering all benefit and administration costs.

Group Benefit Plans from GMS
*the healthy choice for your employees
and your business*

Make a positive impact on your business. Have your insurance broker contact a GMS Business Development Consultant for your quotation today.

1-800-667-3699
www.gms.ca