

Your business benefits with GMS.

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**
- ✓ **increase productivity; decrease sick time**
- ✓ **benefit plans are tax deductible for employers**
- ✓ **benefits are tax-free to employees**
- ✓ **enhance your corporate image**

No matter what stage of life your employees are in, a group benefits plan from GMS is just what the doctor ordered. We've been protecting Canadians and their families for over 65 years.

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



Also available from GMS



TravelStar® Travel Insurance

- Single-Trip Emergency Medical Insurance
- Multi-Trip Annual Emergency Medical Insurance
- Trip Cancellation & Interruption Insurance
- Baggage Loss, Damage & Delay Insurance
- Coverage for Sports & Computer Equipment



Immigrants & Visitors to Canada

Emergency medical insurance for new arrivals or visitors to Canada – includes 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.



Individual Health Insurance

Supplemental health coverage plans with prescription drug, dental care, and travel medical emergency options.

Group Medical Services

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

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email info@gms.ca www.gms.ca



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Underwritten by Group Medical Services. Life, disability, accidental death & dismemberment, and critical illness insurance underwritten by a third party provider.



Group Benefit Plans

Effective January 1, 2016



Generations of Canadians have counted on us. You can, too.

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 65 years, but here's what never will: Our commitment to protecting you.

GMS Group Advantage® for Small Business (3 – 25 employees)

As a business owner, your time is valuable. To simplify the selection and design of your group benefits package, we created **GMS Group Advantage**, a plan specifically designed and priced for small businesses with 3 – 25 employees.

Our health and dental coverage is comprehensive and affordable—simply choose the options that best suit your needs.

Want to add even more coverage to your plan? Ask your GMS insurance broker about life and disability insurance, an employee assistance program or our Cost Plus service which is available to all group plans.

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

GMS Group Advantage Health Plan Benefits

Silver (3+ employees)	Gold (3+ employees)	Platinum (6+ employees)
Prescription Drugs 70% of cost to \$500	Prescription Drugs 80% of cost to \$1,500	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 \$5 million in coverage, unlimited number of trips	Travel – 30 days Up to \$5 million in coverage, unlimited number of trips

For a full list of benefits and complete details, see the policy booklet.

GMS Group Advantage Dental Plan Benefits

Silver* (3+ employees)	Gold* (3+ employees)	Platinum* (6+ 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 (for children under 18) \$1,500 lifetime maximum

For a full list of benefits and complete details, see the policy booklet.

* Employer choice of combined annual coverage maximum: \$500, \$1,000, \$1,500, or \$2,000 per person per year.

Custom Quoted Group Benefit Plans (26+ 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 emergency, 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.

Make a positive impact on your business. Have your GMS insurance broker contact a GMS Regional Sales Leader for your quotation today.