Health Benefits – Alberta & Northwest Territories

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
GMS Care Network *(Employee and Family Assistance Program)*		Virtual doctors, 5 hours counselling, 5 hours couples' counselling, online cognitive behavioural therapy.	Virtual doctors, 5 hours counselling, 5 hours couples' counselling, online cognitive behavioural therapy.	Virtual doctors, 5 hours counselling, 5 hours couples' counselling, online cognitive behavioural therapy.
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**

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Dental Benefits & Health Care Spending Account – Alberta & Northwest Territories

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 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.

- **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.

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Life & Disability Benefits

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 70.
	$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 70.
	$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	• 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	• 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.

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