



It's about...
peace of mind.

Group Medical Services

At GMS, we've been serving the individual and group health and travel insurance needs of thousands of Canadians, many of your friends and neighbours, since 1949.

We're Canada's experts in health coverage. We offer a wide range of plan options, deliver quick claims reimbursement and provide friendly, knowledgeable and personalized service.

Some people may think that individual health coverage is beyond their means. Affordable GMS health insurance complements your provincial health plan and can be tailored to meet your personal needs with additional coverage for prescription drugs, dental care and hospital cash.

To help make sense of it all, our team of trusted insurance brokers and knowledgeable Customer Care Representatives can assist you in choosing the plan options that are right for you.

Visit our website at www.gms.ca for complete information about Group Medical Services and our health and travel products.

Also available from Group Medical Services

- ✓ Single Trip Daily Emergency Medical Travel Plans
- ✓ Multi-Trip Annual Emergency Medical Travel Plans
- ✓ Trip Cancellation & Interruption Insurance
- ✓ Baggage Loss, Damage & Delay Insurance
- ✓ Optional Coverage for Golf, Sports and Computer Equipment
- ✓ All-Inclusive Vacation Insurance Plans
- ✓ Health and Travel Insurance for Students
- ✓ Immigrants and Visitors to Canada Travel Insurance
- ✓ Options for People Leaving Employer Benefit Plans
- ✓ GMS Group Advantage® Plans for Small Business



Group Medical Services

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

Products available for purchase in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Prince Edward Island, Nova Scotia and Newfoundland.

Effective June 1, 2009 • HEA0106CA09

Individual Health



Group Medical Services

Protect your family and yourself with comprehensive health coverage

health • drugs • dental • travel • hospital cash



you and the ones you love

Individual Health Plan Options

Why Individual Health?

No matter what stage of life you're in, you can help ensure your family's health care security with supplemental health insurance from GMS. We provide important coverage for everyday health needs, unexpected medical emergencies and protection from rising health care costs.

Group Medical Services Individual Health Plan is the perfect way to supplement your provincial health plan when you don't receive health coverage from an employer or you want to enhance your current coverage.

Planning your retirement? The employee benefits plan you're accustomed to likely won't cover your retirement years. Not to worry. Individual Health from GMS meets specific needs with options for drugs, dental and hospital cash. If you plan to travel in your leisure time, our travel coverage protects you in Canada and abroad.

Group Plan Conversion. Easily transition from any insurer's group benefit plan to Group Medical Services Individual Health Plan (including your choice of options). Convert within 60 days and you'll be accepted automatically.

In business for yourself? If you're a business owner, consultant or freelancer, minimize risk and reduce costs with complete health coverage that protects you and your family - without impacting your bottom line.

OmniPlan®

OmniPlan® is the premier health insurance choice for extensive benefits and coverage. It's ideal for those wanting to include health practitioner services, vision care, physiotherapy and massage therapy into their plans. With comprehensive OmniPlan® from GMS, you're covered for health goods and services provided anywhere in Canada.

ExtendaPlan®

ExtendaPlan® provides comprehensive health coverage. In addition to the essential benefits of BasicPlan, ExtendaPlan® from GMS provides coverage for health practitioners, hearing aids, health equipment and a range of medical supplies.

BasicPlan

BasicPlan is the best choice for health insurance at the lowest possible cost. BasicPlan provides the essential benefits not included in your provincial health plan including air and ground ambulance and in-hospital private duty nursing in private rooms. BasicPlan lets you rest assured knowing you're prepared for unexpected emergencies and protected from rising health care costs.

Prescription Drug • Dental Care • Hospital Cash • Travel

At Group Medical Services, we recognize you have unique needs. The following additional coverage options let you customize your family's plan with extra coverage for important health-related goods and services.

Our **Prescription Drug** option provides coverage for everyday use, up to \$3,500 per person, per year. If you need coverage for pre-existing prescriptions and contraceptives and want the highest annual maximums, then the **Prescription Drug - Enhanced** option is the coverage for you. With your pay-direct drug card, GMS pays participating pharmacies automatically - saving you time and money.

Hospital Cash coverage provides personal comfort for extended hospital stays with as much as \$100 per day for out-of-pocket expenses like in-room television and telephone.

With **Dental Care**, you're covered for regular, preventative care like oral exams, fillings and polishing, as well as basic and major dental procedures including crowns, bridges and dentures. Participating dentists can submit claims and bill GMS directly, making a trip to the dentist easier on your wallet.

Our **Travel** coverage provides you with affordable, annual emergency medical coverage for travel within Canada or abroad - with free 24-hour worldwide assistance to obtain treatment and coordinate care.

You won't find
"one-size-fits-all"
insurance at GMS.
Our flexible plan can be
tailored to custom-fit
a wide range
of needs and budgets.

For complete information on Group Medical Services Individual Health Plan, visit our web site, see one of our trusted Insurance Brokers, or call a friendly GMS Customer Care Representative.

1-800-667-3699 • www.gms.ca/health