

About Group Medical Services

Group Medical Services (GMS) has been providing health and travel insurance coverage since 1949. We're experts in emergency medical coverage and offer a wide range of flexible plans at competitive rates.

As a non-profit corporation based in Regina, Saskatchewan, we market and underwrite our insurance products, providing courteous service, coordination of treatment and care and quick claims reimbursement.

Why Choose GMS?

Flexible Choose the coverage that is right for you from a range of coverage amounts and deductible options.

Apply before or after arriving in Canada.

Comprehensive Coverage for emergency medical services.

Includes trips to Mexico and the U.S.A.

Service We'll help obtain treatment and coordinate care, 24/7.

Any questions? Call us toll-free at 1-800-667-3699 – we'll answer in person.

Also Available from GMS:

- ✓ Individual Health Plans with Prescription Drug, Dental Care, Hospital Cash and Travel Options
- ✓ TravelStar® Daily Travel Insurance
- ✓ Annual Travel Insurance Plans
- ✓ Trip Cancellation & Interruption Insurance
- ✓ Baggage Loss, Damage & Delay Insurance
- ✓ Special Risk Coverage for Laptops & Sports Equipment
- ✓ Health and Travel Insurance for Students
- ✓ Conversion from Group Benefit to Individual Health Plans
- ✓ Group Benefit Plans



Group Medical Services

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Toll-Free: 1-800-667-3699 Fax: (306) 525-6360
Email: info@gms.ca

www.gms.ca

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 • IVC0106CA09

Immigrants & Visitors to Canada



Group Medical Services
looking after you and the ones you love

emergency medical insurance



Comprehensive Coverage for Immigrants & Visitors

Health care need not be a financial burden. Canada is a country built on affordable, quality health care, and we want to extend that vision to you.

Whether visiting family or immigrating to Canada permanently, let GMS cover the cost of emergency treatment and care. We'll take care of your emergency medical needs – you enjoy all that Canada has to offer!

Add up the Advantages...

Easy Application... Apply before or after arrival in Canada with our easy to use online application form.

Choice of Deductible... \$0, \$100, \$500 or \$1,000.

Choice of Sum Insured... From \$25,000 to \$150,000 total sum insured, choose the coverage that fits your needs.

Travel Benefits... Coverage extends to trips to the United States and Mexico. Experience North America!

Direct Billing... Many health providers bill GMS directly, saving you out-of-pocket expenses.

GMS Customer Service... Don't hesitate to call us with your questions and concerns. We'll answer in person.

Daily Rates (per person – \$1,000 deductible)

Age	Sum Insured (Sum Insured and Daily Rate amounts are in Canadian Dollars CAD)			
	\$25,000	\$50,000	\$100,000	\$150,000
Under 55	\$1.43	\$1.76	\$2.76	\$2.92
55-59	\$1.76	\$2.04	\$3.31	\$3.58
60-64	\$2.76	\$3.31	\$3.86	\$4.30
65-69	\$2.98	\$3.58	\$4.80	\$5.40
70-74	\$3.64	\$4.24	\$5.18	\$6.12
75-79	\$3.80	\$4.58	\$5.46	\$6.84
Choice of Deductible <ul style="list-style-type: none"> • For a \$500 deductible, add 15% to the Daily Rate • For a \$100 deductible, add 30% to the Daily Rate • For a \$0 deductible, add 45% to the Daily Rate 				

Benefits (Immigrants & Visitors to Canada Plan provides these benefits – up to the chosen sum insured)

Hospitalization Hospital room and board charges, up to semi-private, and charges for intensive and coronary care.

Medical Services Treatment by physician or surgeon.

Diagnostic Services X-rays and other diagnostic tests.

Out-Patient Treatment Out-patient emergency room charges.

Prescription Drugs Drugs and medication prescribed in an emergency situation.

Ambulance Use of a licensed road ambulance in an emergency, or use of an air ambulance or regularly scheduled airline if transferred for further in-hospital treatment.

Paramedical Services Emergency of an osteopath, physiotherapist, chiropractor, chiropodist, and/or podiatrist.

Accidental Dental Repair or replacement of natural teeth or the relief of dental pain.

Return of Remains Preparation and transportation to your country of origin, destination in Canada, or the cost of cremation or burial at the place of death.

Child Care Licensed child care of dependant children if hospitalized due to a medical emergency.

Coverage Continuation If hospitalized, on the expiry date, coverage continues until seventy-two (72) hours after discharge from hospital.

Out of Pocket Expenses Accommodations, meals, phone calls and taxi or bus fares incurred by an accompanying family member in the event hospitalization continues after the policy expiry date.

Travel Coverage If you are traveling to the United States or Mexico, emergency coverage for hospitalization, medical services, diagnostic services, escort of insured children back to Canada and more.

24-Hour Travel Assistance Wherever you are, our travel assistance firm will verify your coverage and make hospital and emergency arrangements for you.

If you have received medical treatment or experienced symptoms before the purchase of this plan, certain exclusions may apply.

This brochure is a summary. Please refer to the policy wording for full details. Maximums and conditions apply.

