

About Group Medical Services

For over 60 years, GMS has been looking after you and the ones you love with health and travel insurance products for your family.

It's about...*satisfied customers.*

It's about...*peace of mind.*

It's about...*value.*

It's about...*personal touch service.*

Also available from GMS



Travel Insurance

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



StudentPlan

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



Individual Health

Individual Health plans with Prescription Drug, Dental Care, Hospital Cash and Travel Options



Group Benefit Plans

Insured benefit packages specifically designed and priced for businesses of any size



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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 March 1, 2013 • VTC0103CA13



Immigrants & Visitors to Canada

Emergency Medical Insurance

Effective March 1, 2013

Group Medical Services | Looking after you and the ones you love



Comprehensive Coverage for Immigrants & Visitors

Health care shouldn't 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!

A Plan to Meet Your Needs

Daily Immigrants & Visitors: Provides \$25,000 - \$150,000 of Emergency Medical Insurance for one trip to Canada for the number of days purchased.

Annual Immigrants & Visitors: Provides \$100,000 or \$150,000 of continuous Emergency Medical Insurance while you are in Canada, for up to one year. With no limitations as to when or how often you can travel back to your country of origin, it's the perfect plan for extended stays in Canada.

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

Sum Insured (Sum Insured and Daily Rate amounts are in Canadian Dollars CAD)

AGE	\$25,000	\$50,000	\$100,000	\$150,000
Under 55	\$1.57	\$1.94	\$3.04	\$3.21
55-59	\$1.75	\$2.02	\$3.28	\$3.55
60-64	\$2.58	\$3.09	\$3.61	\$4.02
65-69	\$2.92	\$3.50	\$4.69	\$5.28
70-74	\$4.55	\$5.30	\$6.48	\$7.65
75-79	\$5.15	\$6.20	\$7.39	\$9.26

Choice of Deductible

- 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

*For an Annual Rate, choose the sum insured (either \$100,000 or \$150,000) and multiply the Daily Rate for your age category by 365.

For more information on a GMS Immigrants & Visitors to Canada Plan, see one of our Insurance Brokers, visit our website at www.gms.ca or call **1.800.667.3699**.

Benefits

Immigrants & Visitors to Canada Plan provides the following 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 a 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 - Charges for the use 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, or the cost of cremation or burial at the place of death

Child Care - Licensed child care of dependant children if you are hospitalized due to a medical emergency

Coverage Continuation - If hospitalized and your plan expires, your 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 your 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.