

Benefits

Immigrants & Visitors to Canada Plans provide the following benefits, up to the chosen sum insured.

In-Hospital Care – 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 medical emergency room charges

Prescription Drugs – Drugs and medication prescribed in an emergency situation

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

Health Practitioners – Charges for the use of an osteopath, physiotherapist, chiropractor, chiroprapist, 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 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 – While in-transit between Canada and country of origin and 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.

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.

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



StudentPlan

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



Individual Health

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



Group Benefit Plans

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

Group Medical Services

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Effective March 1, 2015 • 0103CA15

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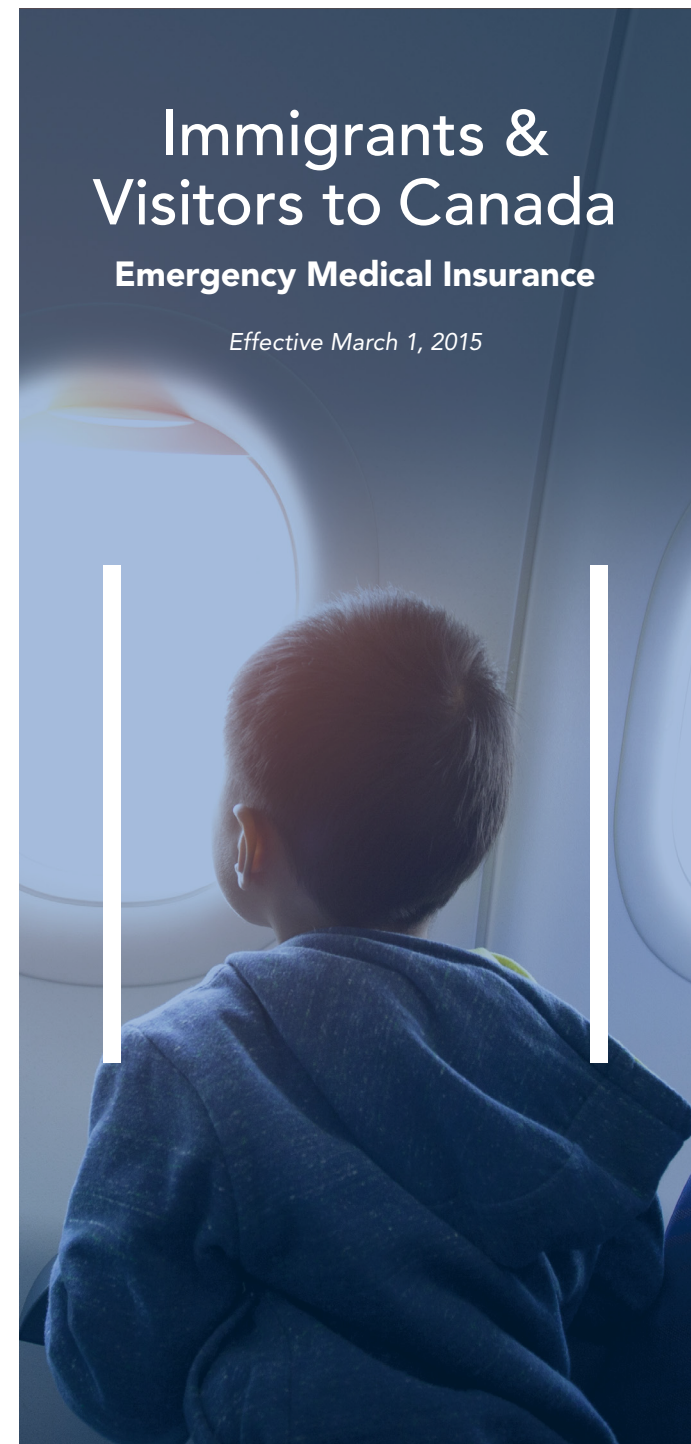
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Immigrants & Visitors to Canada Emergency Medical Insurance

Effective March 1, 2015



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 coverage for one trip to Canada for the number of days purchased.

Annual Immigrants & Visitors: Provides \$100,000 or \$150,000 of continuous emergency medical coverage 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.

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 depending on the plan type

Travel Benefits – coverage extends to trips to the United States and Mexico

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

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

GMS Immigrants & Visitors to Canada

Rates effective March 1, 2015

Age	Sum Insured	Daily Rate Schedule Deductible (per claim, all amounts in Canadian dollars)				Annual Rate Schedule Deductible (per claim, all amounts in Canadian dollars)			
		\$1,000	\$500	\$100	\$0	\$1,000	\$500	\$100	\$0
Under 55	\$25,000	\$1.81	\$2.08	\$2.35	\$2.62	–	–	–	–
	\$50,000	\$2.17	\$2.50	\$2.82	\$3.15	–	–	–	–
	\$100,000	\$3.45	\$3.97	\$4.49	\$5.00	\$1,259.25	\$1,449.05	\$1,638.85	\$1,825.00
	\$150,000	\$3.71	\$4.27	\$4.82	\$5.38	\$1,354.15	\$1,558.55	\$1,759.30	\$1,963.70
55-59	\$25,000	\$1.96	\$2.25	\$2.55	\$2.84	–	–	–	–
	\$50,000	\$2.18	\$2.51	\$2.83	\$3.16	–	–	–	–
	\$100,000	\$3.62	\$4.16	\$4.71	\$5.25	\$1,321.30	\$1,518.40	\$1,719.15	\$1,916.25
	\$150,000	\$3.91	\$4.50	\$5.08	\$5.67	\$1,427.15	\$1,642.50	\$1,854.20	\$2,069.55
60-64	\$25,000	\$2.63	\$3.02	\$3.42	\$3.81	–	–	–	–
	\$50,000	\$3.09	\$3.55	\$4.02	\$4.48	–	–	–	–
	\$100,000	\$4.17	\$4.80	\$5.42	\$6.05	\$1,522.05	\$1,752.00	\$1,978.30	\$2,208.25
	\$150,000	\$4.42	\$5.08	\$5.75	\$6.41	\$1,613.30	\$1,854.20	\$2,098.75	\$2,339.65
65-69	\$25,000	\$3.21	\$3.69	\$4.17	\$4.65	–	–	–	–
	\$50,000	\$3.50	\$4.03	\$4.55	\$5.08	–	–	–	–
	\$100,000	\$4.95	\$5.69	\$6.44	\$7.18	\$1,806.75	\$2,076.85	\$2,350.60	\$2,620.70
	\$150,000	\$5.83	\$6.70	\$7.58	\$8.45	\$2,127.95	\$2,445.50	\$2,766.70	\$3,084.25
70-74	\$25,000	\$5.10	\$5.87	\$6.63	\$7.40	–	–	–	–
	\$50,000	\$5.85	\$6.73	\$7.61	\$8.48	–	–	–	–
	\$100,000	\$7.16	\$8.23	\$9.31	\$10.38	\$2,613.40	\$3,003.95	\$3,398.15	\$3,788.70
	\$150,000	\$8.42	\$9.68	\$10.95	\$12.21	\$3,073.30	\$3,533.20	\$3,996.75	\$4,456.65
75-79	\$25,000	\$5.92	\$6.81	\$7.70	\$8.58	–	–	–	–
	\$50,000	\$6.85	\$7.88	\$8.91	\$9.93	–	–	–	–
	\$100,000	\$8.16	\$9.38	\$10.61	\$11.83	\$2,978.40	\$3,423.70	\$3,872.65	\$4,317.95
	\$150,000	\$10.09	\$11.60	\$13.12	\$14.63	\$3,682.85	\$4,234.00	\$4,788.80	\$5,339.95