

## 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
- All-Inclusive Travel Insurance Plans



#### 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



#### 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.

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## Immigrants & Visitors to Canada

Emergency Medical Insurance

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!

## 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

**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)

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

AGE	\$25,000	\$50,000	\$100,000	\$150,000
Under 55	\$1.43	\$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

- 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 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.*