

GMS Personal Health: Atlantic Rate Schedule

Monthly Rates Effective June 1, 2018

Age	Health Plan Type			Additional Coverage Options						
	BasicPlan	ExtendaPlan*	OmniPlan*	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
SINGLE Under 35	\$5.75	\$14.75	\$31.50	\$26.25	\$77.50	\$43.50	\$9.00	\$3.25	\$5.75	\$8.75
35 - 44	\$6.25	\$16.00	\$32.50	\$29.75	\$85.25	\$47.25	\$9.25	\$4.00	\$6.75	\$9.50
45 - 54	\$6.50	\$16.75	\$34.75	\$35.50	\$93.00	\$45.00	\$9.50	\$4.50	\$7.50	\$11.25
55 - 59	\$8.00	\$16.00	\$40.25	\$41.75	\$99.25	\$44.25	\$11.25	\$6.00	\$9.00	\$13.25
60 - 64	\$8.25	\$18.50	\$41.25	\$52.00	\$117.50	\$47.25	\$14.25	\$8.50	\$12.00	\$17.75
65 - 69	\$9.50	\$20.00	\$41.25	\$21.25	\$84.50	\$45.00	\$26.50	\$10.00	\$15.25	\$29.50
70 - 74	\$10.25	\$22.50	\$44.25	\$23.50	\$88.00	\$45.00	\$29.00	\$12.75	\$18.00	\$39.00
75 - 79	\$11.50	\$26.75	\$48.50	\$24.50	\$87.00	\$43.00	\$31.50	\$14.25	\$25.75	\$54.00
80 +	\$14.75	\$27.75	\$55.00	\$24.25	\$91.75	\$45.00	\$41.00	\$4.75	\$5.25	\$5.25

Age	Health Plan Type			Additional Coverage Options						
	BasicPlan	ExtendaPlan	OmniPlan	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
COUPLE Under 35	\$8.50	\$23.75	\$51.00	\$48.75	\$128.50	\$85.00	\$16.75	\$7.50	\$11.25	\$16.75
35 - 44	\$8.75	\$25.00	\$52.50	\$56.25	\$142.50	\$92.25	\$17.75	\$8.75	\$12.75	\$19.00
45 - 54	\$9.50	\$26.00	\$56.00	\$66.50	\$159.75	\$88.25	\$18.75	\$9.25	\$14.75	\$21.75
55 - 59	\$11.25	\$25.25	\$64.75	\$79.00	\$175.25	\$86.75	\$21.50	\$11.75	\$17.75	\$25.75
60 - 64	\$12.50	\$29.50	\$67.00	\$98.25	\$209.25	\$92.25	\$27.25	\$16.25	\$24.75	\$36.25
65 - 69	\$15.75	\$33.50	\$68.50	\$41.25	\$145.00	\$88.25	\$50.75	\$21.25	\$31.00	\$58.00
70 - 74	\$16.50	\$37.25	\$73.50	\$44.75	\$153.00	\$88.25	\$56.25	\$25.75	\$35.75	\$77.75
75 - 79	\$20.50	\$46.50	\$84.75	\$44.75	\$150.50	\$84.25	\$60.00	\$29.50	\$50.25	\$106.75
80 +	\$25.25	\$53.25	\$101.50	\$44.25	\$160.25	\$88.25	\$78.25	\$9.25	\$30.00	\$58.00

Age	Health Plan Type			Additional Coverage Options						
	BasicPlan	ExtendaPlan	OmniPlan	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
FAMILY Under 35	\$10.50	\$28.25	\$65.25	\$65.50	\$159.00	\$122.25	\$24.50	\$8.75	\$12.50	\$18.75
35 - 44	\$11.50	\$31.00	\$67.50	\$75.50	\$175.00	\$132.50	\$25.75	\$9.25	\$14.00	\$21.50
45 - 54	\$11.75	\$32.00	\$70.50	\$89.75	\$197.75	\$126.75	\$26.50	\$9.75	\$16.75	\$25.50
55 - 59	\$15.25	\$32.00	\$82.75	\$105.75	\$215.50	\$124.50	\$30.00	\$13.25	\$20.50	\$29.50
60 - 64	\$15.75	\$36.50	\$86.00	\$131.75	\$257.75	\$132.50	\$35.00	\$17.75	\$26.75	\$40.00
65 - 69	\$18.50	\$43.50	\$87.50	\$54.50	\$170.25	\$126.75	\$63.50	\$22.75	\$35.00	\$65.50
70 - 74	\$19.75	\$47.75	\$94.00	\$59.75	\$179.75	\$126.75	\$67.75	\$28.00	\$39.50	\$87.75
75 - 79	\$24.50	\$55.50	\$102.50	\$60.00	\$176.25	\$121.00	\$72.50	\$32.25	\$57.50	\$121.00
80 +	\$29.50	\$60.50	\$116.00	\$59.75	\$188.75	\$126.75	\$92.00	\$21.75	\$32.50	\$61.00

When determining your monthly rate:

- Family means three or more.
- For Couple or Family, the oldest person on the application determines the rate.
- For a Family with more than six people, add 30%.
- Options can only be purchased with a health plan.

- Applicants 80 years of age or older are only eligible for travel coverage in Canada.
- Based on your medical history, you may be assessed a premium adjustment, be excluded for certain benefits or be declined coverage.

Also available from GMS



TravelStar® Travel Insurance

Emergency medical plans for travel within Canada or abroad. And trip cancellation plans which include baggage protection.



Immigrants & Visitors to Canada

Emergency medical insurance for new arrivals or visitors to Canada – includes helpful assistance to coordinate treatment and care.



StudentPlan

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



Group Benefit Plans

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

Group Medical Services

toll-free 1.800.667.3699 email info@gms.ca

www.gms.ca



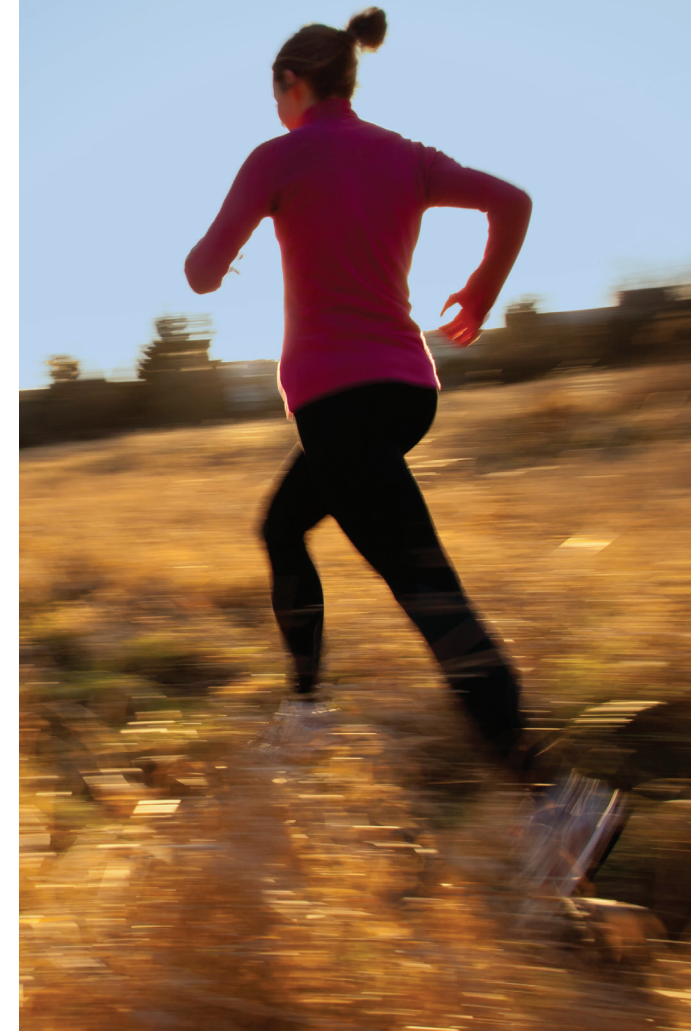
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Personal Health Coverage Atlantic

Effective June 1, 2018



A Personal Health Plan from GMS is the **easy, affordable way to protect you and your family** from the growing list of health care costs not covered by government.

- ✓ **Need a benefits plan?**
- ✓ **In business for yourself?**
- ✓ **Leaving an employer plan?**
- ✓ **Retiring soon?**

No matter what stage of life you're in, supplemental health insurance from GMS is just what the doctor ordered. We've been protecting Canadians and their families for over 65 years.

Which plan is right for you?

BASICPLAN

For emergency medical coverage at the lowest possible cost, BasicPlan covers the essentials your provincial health plan doesn't – including air and ground ambulance, preferred hospital rooms, in-hospital drugs and more.

EXTENDAPLAN®

With all the essential benefits of BasicPlan and more, ExtendaPlan also covers physiotherapy, massage therapy, hearing aids and a range of medical equipment and supplies.

OMNIPLAN®

Our most comprehensive benefits package, OmniPlan can help you keep your family in better health with greater coverage for physiotherapy, massage therapy, eye exams and glasses.

Customize your coverage with affordable options.

Dental Care*

Coverage for checkups, cleanings, x-rays, fillings, dentures, crowns, bridges and more.

Year 1	\$500 for basic dental services.
Year 2	\$750 for basic and major dental services.
Year 3+	\$1,000 for basic and major dental services.

Plus, when you present a GMS pay-direct card at participating dental offices your claim is adjudicated on the spot. The biggest benefit will be your smile!

Basic Prescription Drugs

We'll pay up to \$3,500 per person for newly prescribed drugs listed under your provincial government drug plan (formulary). You only pay a \$4 deductible for each eligible prescription and save on out-of-pocket expenses when you use a GMS pay-direct card at participating pharmacies.

Enhanced Prescription Drugs

Up to \$5,000 in coverage for newly prescribed drugs listed under your provincial government drug plan (formulary). \$800 of the \$5,000 can be used to cover: drugs not covered under your provincial government drug plan; drugs for pre-existing conditions; special status drugs; and select lifestyle drugs. You only pay a \$4 deductible for each eligible prescription and a convenient GMS pay-direct card is included.

Annual Travel Coverage

Medical emergencies outside your province of residence or abroad can be very expensive. Fortunately, our Annual Travel option is anything but. It provides emergency medical coverage for trips you take throughout the year. Covered trips can be up to 15, 30 or 48 days. The choice is yours.

Hospital Cash*

In the event of an extended hospital stay, Hospital Cash provides coverage for out-of-pocket expenses such as in-room television, Wi-Fi, telephone service and parking costs. Up to \$100 per day to a maximum of \$3,000 per policy year.

Questions?

See your GMS broker, visit gms.ca or call **1.800.667.3699**. We can help you choose the best coverage for your well-being.

**Subject to a waiting period.*

GMS Personal Health: Plan Comparison

Benefits (per person)	BasicPlan	ExtendaPlan	OmniPlan
Eye Exams	n/a	\$90 per 2 years	\$90 per 2 years
Eyeglasses & Contact Lenses	n/a	Included in Eye Exams limit	\$200 per 2 years
Health Practitioners	n/a	\$35 per visit \$250 combined maximum	\$35 per visit \$300 maximum per specialty
Hearing Aids*	n/a	\$500 per 5 years	\$800 per 5 years
Health Supplies & Equipment	n/a	\$500	\$500
Diabetic Supplies & Equipment	n/a	\$300	\$300
Oxygen Equipment	n/a	\$500 per year \$1,500 lifetime maximum	\$500 per year \$2,500 lifetime maximum
Blood Pressure Monitors	n/a	1 per policy per 5 years	1 per policy per 5 years
Custom Made Foot Orthotics	n/a	80% - 1 per 5 years for adults 1 per year for children under 16	80% - 1 per 3 years for adults 1 per year for children under 16
Orthopedic Shoes	n/a	\$225	\$225
Mobility Aids	n/a	\$300	\$300
Ostomy Supplies	n/a	\$300	\$300
Funeral Expenses	n/a	n/a	\$4,000
Out-of-Province Referral	n/a	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Ambulance	\$2,000	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	\$500	\$1,000	45 days to \$3,500
Private Duty Nursing	80% to \$1,500 (in-hospital only)	80% to \$3,000	80% to \$5,000
In-Hospital Drugs	\$1,000	\$1,000	\$2,000
Accidental Dental	\$500 per injury	\$2,000 per injury	\$5,000 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds*	\$500 per 5 years	\$750 per 5 years	\$1,000 per 5 years
Artificial Limbs, Eyes & Larynx	\$5,000	\$5,000	\$5,000
Patient Walkers	80% to \$300 per 5 years	80% to \$300 per 5 years	80% to \$300 per 5 years
Breast Prosthesis	\$175 single per 2 years \$350 bi-lateral per 2 years	\$325 single per 2 years \$650 bi-lateral per 2 years	\$325 single per 2 years \$650 bi-lateral per 2 years

Don't forget you can add coverage for prescription drugs, dental care, travel and hospital cash.

**Subject to waiting period*

This is a summary of benefits only. Please refer to the policy wording for complete details. It is important that you read and understand your policy as your coverage may be subject to certain exclusions or limitations.