

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



Immigrants & Visitors to Canada

Emergency medical insurance for those newly arrived in or visiting Canada—includes helpful assistance to coordinate treatment and care



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.

Effective June 1, 2009 • STP0107CA11



StudentPlan

Emergency Medical Insurance

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



StudentPlan

Comprehensive emergency medical coverage designed for students

StudentPlan provides coverage for numerous valuable emergency medical services not covered by provincial health plans including x-rays, physician's fees and even basic hospital room and board charges.

StudentPlan protects your health and financial interests, leaving you to concentrate on your college experience.

Add up the Advantages

Low Premiums - up to \$2 Million in coverage is available for one low monthly rate.

Tax Returns - claim your StudentPlan premiums as eligible medical expenses under the Canadian Federal Income Tax Act.

Direct Billing - save out-of-pocket expenses, as many health care providers bill GMS directly.

Coverage for Athletes - protects student athletes attending college from injuries resulting from participating on official university sports teams

Monthly Rates (no deductible)

StudentPlan

	SINGLE	COUPLE	FAMILY
Under 35 years of age	\$50.00	\$99.00	\$149.00
35 to 54 years of age	\$77.00	\$153.00	\$230.00

StudentPlan with Sports Participation Coverage

	SINGLE	COUPLE	FAMILY
Under 35 years of age	\$105.00	\$154.00	\$204.00
35 to 54 years of age	\$161.00	\$238.00	\$315.00

- Purchase 4-12 months of coverage in monthly increments
- Single covers one person
- Couple covers two adults, or one person with one dependant
- Family covers two adults with one or more dependants, or one person with two or more dependants

Benefits

StudentPlan provides the following benefits—up to \$2,000,000 coverage per calendar year.

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 up to \$1,000

Road Ambulance Use of a licensed road ambulance in an emergency situation

Air Ambulance Charges for the use of an air ambulance or regularly scheduled airline to transport you back to your province of residence

Special Attendant Reimbursement of the cost of one return trip airfare for a medical attendant to accompany you back to your province of residence

Return of Family Member Reimbursement of the cost of one return trip airfare for a family member to accompany you back to your province of residence

Paramedical Services Charges for the use of an osteopath, physiotherapist, chiropractor, chiropodist, and/or podiatrist

Health Practitioners Services of a registered mental health professional up to \$300

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

Return of Remains Preparation and transportation to the country of origin, or the cost of cremation or burial at the place of death

Family to Bedside Reimbursement for the cost of one airfare for a family member to accompany you at your bedside

Family Transportation Charges for the cost of one airfare and \$300 for room and board for a family member to identify the deceased

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 hospitalization continues after the policy expiry date

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

StudentPlan with Sports Participation Coverage

With this plan, students playing competitive sports on official university sports teams are covered for medical expenses that are a result of participation in their sport

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



1.800.667.3699 | www.gms.ca