



# Group Medical Services

## TravelStar® Travel Insurance

### Emergency Medical - Rate Schedule

Effective June 1, 2009

#### Multi-Trip Annual Emergency Medical

Age	Trip Length (# of days)	
	30 days	15 days
<b>Child</b> (Under 16)	\$9	\$6
<b>Under 34</b>	\$52	\$33
<b>35-44</b>	\$58	\$38
<b>45-54</b>	\$69	\$45
<b>55-59</b>	\$104	\$68
<b>60-64</b>	\$167	\$108
<b>65-69</b>	\$242	\$158
<b>70-74</b>	\$328	\$214
<b>75-79</b>	\$420	\$274

Rates are per person, per year. Up to 15 or 30 days per trip.

#### Single Trip Daily Emergency Medical

Age/Rate	Trip Length (# of days)								
	0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183	
<b>Under 55</b>	\$1.15	\$1.39	\$1.65	\$1.70	\$1.75	\$1.80	\$1.91	\$2.01	
<b>55-59</b>	\$1.80	\$1.85	\$1.96	\$2.01	\$2.06	\$2.11	\$2.16	\$2.21	
<b>60-64</b>	Star	\$2.54	\$2.59	\$2.69	\$2.79	\$2.84	\$2.94	\$3.13	\$3.47
	Select	\$3.91	\$4.07	\$4.39	\$4.98	\$5.14	\$5.36	\$6.00	\$6.43
	Standard	\$4.93	\$5.25	\$5.68	\$6.05	\$6.27	\$6.64	\$7.28	\$7.66
<b>65-69</b>	Star	\$2.99	\$3.09	\$3.29	\$3.49	\$3.64	\$3.79	\$3.99	\$4.24
	Select	\$4.86	\$5.40	\$5.89	\$6.11	\$6.44	\$6.88	\$7.20	\$7.69
	Standard	\$6.71	\$7.59	\$7.97	\$8.51	\$8.79	\$9.33	\$9.82	\$10.31
<b>70-74</b>	Star	\$4.38	\$4.43	\$4.76	\$4.97	\$5.14	\$5.35	\$5.62	\$5.89
	Select	\$6.96	\$7.07	\$7.52	\$7.97	\$8.53	\$9.26	\$9.99	\$10.38
	Standard	\$8.81	\$9.32	\$9.82	\$10.50	\$10.67	\$11.90	\$12.97	\$13.53
<b>75-79</b>	Star	\$6.95	\$7.06	\$7.50	\$8.05	\$8.88	\$9.21	\$9.37	\$9.65
	Select	\$11.73	\$12.36	\$12.99	\$13.56	\$14.42	\$15.05	\$16.60	\$18.14
	Standard	\$14.42	\$15.16	\$16.25	\$16.71	\$18.20	\$19.17	\$20.60	\$21.92
<b>80 &amp; Over</b>	Star	\$11.36	\$12.02	\$12.68	\$13.34	\$14.00	\$15.16	\$15.49	\$16.26
	Select	\$20.72	\$21.86	\$22.89	\$24.03	\$25.18	\$26.32	\$28.61	\$30.33
	Standard	\$25.06	\$25.81	\$27.12	\$28.33	\$29.99	\$31.76	\$33.99	\$36.17

Rates are per person, per day. Minimum premium of \$15.00 per Daily Travel application.

\$250 Canadian deductible per person. To determine a \$0 deductible, add 10% to the daily rate.

When used as a top-up plan, the Daily rate used in calculating the premium is based upon the total trip length.

#### Group Medical Services

#200 - 3303 Hillsdale Street, Regina SK, S4S 7J8

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# Group Medical Services

## TravelStar® Travel Insurance

### Trip Cancellation & Interruption, Baggage Coverage - Rate Schedule

Effective June 1, 2009

#### Trip Cancellation & Interruption

Age	Sum Insured						
	\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	
Under 55	\$30	\$43	\$54	\$70	\$89	\$117	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
55-59	\$34	\$45	\$56	\$74	\$92	\$118	
60-64	\$40	\$54	\$69	\$86	\$110	\$142	
65-69	\$47	\$59	\$72	\$91	\$118	\$149	
70-74	\$57	\$67	\$85	\$105	\$137	\$171	
75-79	\$83	\$105	\$133	\$173	\$210	\$265	
80 & Over	\$107	\$142	\$176	\$228	\$268	\$338	

Rates are per person.

#### Baggage Loss, Damage & Delay

# of days	Sum Insured		
	\$1,000	\$1,500	\$2,000
1-4	\$17	\$24	\$33
5-9	\$25	\$37	\$48
10-15	\$40	\$58	\$78
16-22	\$54	\$78	\$105
23-30	\$63	\$92	\$124
31-183	Add \$0.50/day	Add \$0.75/day	Add \$1.00/day

Rates are per person.

#### Coverage Options

Items Covered	Coverage Type	
	Single Trip	Multi-Trip
Loss of Sporting Goods	\$25 per item	\$60 per item
Loss of Computer Equipment	\$25 per item	\$60 per item
Trip Delay Upgrade	\$20 per plan	\$50 per plan
Increased Per Item Baggage Limit	\$20 per plan	\$50 per plan

Rates are per person.

#### Looking for the Ultimate in Travel Flexibility and Savings?

GMS All-Inclusive Multi-Trip coverage protects your health, your belongings and your trip investments. Pay one annual fee for complete coverage for each trip under 15 or 30 days each year.

#### Travelling as a Group?

Group Medical Services provides travel insurance for larger groups. Contact us at 1-800-667-3699 or info@gms.ca for your custom quotation.

#### Planning a Trip for Longer than 183 Days?

Contact GMS for a custom quote to meet your specific travel needs. Call 1-800-667-3699 or email info@gms.ca at your convenience.

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# Group Medical Services

## TravelStar® Travel Insurance

### All-Inclusive - Rate Schedule

Effective June 1, 2009

## All-Inclusive Single Trip

### Emergency Medical, Trip Cancellation & Interruption, Baggage

### All Inclusive Multi-Trip

#### Emergency Medical, Trip Cancellation & Interruption, Baggage

Age	Trip Length (# of days)	Sum Insured	
		Trip Cancellation	
		Up to \$1,500	Up to \$2,500
<b>Under 55</b>	30	\$211.00	\$295.00
	15	\$155.00	\$227.00
<b>55-59</b>	30	\$253.00	\$336.00
	15	\$184.00	\$255.00
<b>60-64</b>	30	\$333.00	\$421.00
	15	\$242.00	\$315.00
<b>65-69</b>	30	\$403.00	\$504.00
	15	\$290.00	\$373.00
<b>70-74</b>	30	\$495.00	\$614.00
	15	\$356.00	\$457.00
<b>75-79</b>	30	\$679.00	\$853.00
	15	\$495.00	\$644.00

Rates are per person, per year.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

Age	Trip Length (# of days)	Sum Insured							
		Trip Cancellation							
		\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over	
<b>Under 55</b>	1-4	\$35.00	\$46.00	\$56.00	\$71.00	\$91.00	\$116.00		Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$46.00	\$57.00	\$68.00	\$82.00	\$102.00	\$124.00		
	10-15	\$58.00	\$69.00	\$78.00	\$95.00	\$115.00	\$137.00		
	16-22	\$68.00	\$80.00	\$90.00	\$107.00	\$127.00	\$149.00		
	23-30	\$82.00	\$94.00	\$103.00	\$120.00	\$140.00	\$160.00		
<b>55-59</b>	1-4	\$39.00	\$50.00	\$60.00	\$75.00	\$95.00	\$120.00		Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$52.00	\$63.00	\$74.00	\$89.00	\$109.00	\$136.00		
	10-15	\$68.00	\$79.00	\$88.00	\$105.00	\$125.00	\$153.00		
	16-22	\$82.00	\$94.00	\$104.00	\$121.00	\$141.00	\$175.00		
<b>60-64</b>	1-4	\$49.00	\$60.00	\$76.00	\$90.00	\$113.00	\$139.00		Add \$5 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$73.00	\$85.00	\$99.00	\$115.00	\$137.00	\$160.00		
	10-15	\$100.00	\$112.00	\$126.00	\$141.00	\$162.00	\$182.00		
	16-22	\$129.00	\$141.00	\$154.00	\$170.00	\$192.00	\$210.00		
<b>65-69</b>	1-4	\$55.00	\$66.00	\$81.00	\$97.00	\$123.00	\$150.00		Add \$6 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$83.00	\$97.00	\$110.00	\$125.00	\$150.00	\$173.00		
	10-15	\$113.00	\$125.00	\$138.00	\$154.00	\$181.00	\$203.00		
	16-22	\$148.00	\$159.00	\$174.00	\$189.00	\$218.00	\$239.00		
<b>70-74</b>	1-4	\$68.00	\$78.00	\$95.00	\$115.00	\$145.00	\$174.00		Add \$7 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$105.00	\$117.00	\$133.00	\$153.00	\$183.00	\$208.00		
	10-15	\$145.00	\$156.00	\$171.00	\$192.00	\$222.00	\$244.00		
	16-22	\$193.00	\$204.00	\$218.00	\$241.00	\$270.00	\$291.00		
	23-30	\$244.00	\$255.00	\$268.00	\$293.00	\$321.00	\$339.00		
<b>75-79</b>	1-4	\$102.00	\$123.00	\$150.00	\$189.00	\$225.00	\$273.00		Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$158.00	\$180.00	\$207.00	\$246.00	\$282.00	\$323.00		
	10-15	\$222.00	\$242.00	\$269.00	\$308.00	\$344.00	\$378.00		
	16-22	\$299.00	\$321.00	\$348.00	\$387.00	\$424.00	\$454.00		
	23-30	\$381.00	\$405.00	\$431.00	\$471.00	\$508.00	\$533.00		
<b>80 &amp; Over</b>	1-4	\$141.00	\$174.00	\$208.00	\$256.00	\$295.00	\$353.00		Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$239.00	\$274.00	\$307.00	\$356.00	\$396.00	\$444.00		
	10-15	\$344.00	\$377.00	\$411.00	\$459.00	\$499.00	\$537.00		
	16-22	\$482.00	\$515.00	\$549.00	\$598.00	\$638.00	\$668.00		
	23-30	\$621.00	\$654.00	\$688.00	\$738.00	\$779.00	\$802.00		

Rates are per person, per trip length.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

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# Group Medical Services

## TravelStar® Travel Insurance

### Non-Medical Inclusive - Rate Schedule

Effective June 1, 2009

### Non-Medical Inclusive - Single Trip

#### Trip Cancellation & Interruption, Baggage

### Non-Medical Inclusive Multi-Trip

#### Trip Cancellation & Interruption, Baggage

Age	Trip Length (# of days)	Sum Insured	
		Up to \$1,500	Up to \$2,500
Under 55	30	\$181	\$273
	15	\$138	\$216
55-59	30	\$187	\$278
	15	\$142	\$222
60-64	30	\$218	\$315
	15	\$170	\$251
65-69	30	\$228	\$339
	15	\$179	\$270
70-74	30	\$251	\$383
	15	\$201	\$312
75-79	30	\$372	\$565
	15	\$300	\$465

Rates are per person, per year.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

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Age	Trip Length (# of days)	Sum Insured						
		Trip Cancellation						
		\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over
Under 55	1-4	\$35	\$46	\$57	\$72	\$93	\$120	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$40	\$51	\$63	\$78	\$99	\$124	
	10-15	\$47	\$59	\$68	\$86	\$107	\$131	
	16-22	\$49	\$62	\$72	\$90	\$111	\$136	
	23-30	\$56	\$68	\$78	\$96	\$117	\$140	
55-59	1-4	\$37	\$48	\$59	\$75	\$96	\$121	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$42	\$54	\$65	\$81	\$102	\$127	
	10-15	\$49	\$61	\$70	\$88	\$109	\$133	
	16-22	\$51	\$64	\$75	\$92	\$113	\$138	
	23-30	\$58	\$70	\$81	\$98	\$119	\$142	
60-64	1-4	\$44	\$56	\$72	\$87	\$111	\$140	Add \$5 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$49	\$62	\$77	\$93	\$117	\$144	
	10-15	\$58	\$70	\$85	\$101	\$123	\$148	
	16-22	\$61	\$74	\$87	\$104	\$127	\$153	
	23-30	\$65	\$79	\$95	\$111	\$135	\$163	
65-69	1-4	\$48	\$60	\$76	\$92	\$120	\$150	Add \$6 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$54	\$68	\$82	\$98	\$124	\$153	
	10-15	\$62	\$75	\$88	\$105	\$133	\$162	
	16-22	\$65	\$77	\$92	\$108	\$139	\$168	
	23-30	\$74	\$84	\$98	\$117	\$144	\$170	
70-74	1-4	\$58	\$68	\$86	\$107	\$139	\$173	Add \$7 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$63	\$76	\$92	\$113	\$145	\$178	
	10-15	\$71	\$83	\$99	\$121	\$152	\$184	
	16-22	\$76	\$87	\$102	\$126	\$156	\$188	
	23-30	\$82	\$93	\$107	\$133	\$163	\$193	
75-79	1-4	\$84	\$106	\$134	\$175	\$213	\$269	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$87	\$110	\$139	\$180	\$217	\$273	
	10-15	\$98	\$119	\$147	\$188	\$226	\$278	
	16-22	\$100	\$123	\$151	\$192	\$231	\$285	
	23-30	\$106	\$131	\$159	\$201	\$239	\$294	
80 & Over	1-4	\$108	\$143	\$179	\$229	\$270	\$339	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$111	\$148	\$183	\$234	\$276	\$347	
	10-15	\$122	\$156	\$192	\$243	\$285	\$352	
	16-22	\$127	\$162	\$197	\$249	\$291	\$358	
	23-30	\$133	\$168	\$204	\$256	\$299	\$366	

Rates are per person. For trips 31 - 183 days, add \$0.50 to the 30 day premium for every day over 30 days.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.