Group Medical Services

TravelStar® Travel Insurance
Emergency Medical
Rate Schedule

Effective September 1, 2011

Single Trip Daily
Emergency Medical

		Trip Length (# of days)							
Age	**Rate**	**0-30**	**31-60**	**61-80**	**81-100**	**101-120**	**121-140**	**141-160**	**161-183**
Under 18		$1.15	$1.39	$1.65	$1.70	$1.75	$1.80	$1.91	$2.01
18-34		$1.30	$1.60	$2.24	$2.33	$2.40	$2.45	$2.66	$2.77
35-54		$1.53	$1.91	$2.26	$2.37	$2.46	$2.54	$2.66	$2.77
55-59		$2.25	$2.50	$2.68	$2.73	$2.89	$2.89	$2.94	$3.03
60-64	Star	$2.85	$2.89	$3.16	$3.21	$3.28	$3.44	$3.66	$4.06
	Select	$4.85	$5.04	$5.70	$6.47	$6.67	$6.96	$7.76	$8.32
	Standard	$6.63	$7.04	$7.63	$8.12	$8.40	$8.93	$9.76	$10.27
65-69	Star	$3.70	$3.75	$3.80	$4.01	$4.25	$4.36	$4.65	$4.94
	Select	$6.12	$6.56	$7.67	$7.95	$8.33	$8.91	$9.31	$9.96
	Standard	$9.00	$9.45	$10.66	$11.44	$11.77	$12.49	$13.14	$13.80
70-74	Star	$5.36	$5.43	$5.55	$5.80	$5.99	$6.24	$6.67	$7.00
	Select	$9.03	$9.18	$9.39	$9.77	$10.73	$11.58	$12.36	$13.14
	Standard	$11.78	$12.46	$12.80	$13.59	$14.26	$15.65	$17.34	$18.10
75-79	Star	$8.52	$8.66	$8.85	$9.39	$10.27	$10.96	$11.13	$11.27
	Select	$14.79	$15.98	$16.69	$17.19	$18.65	$19.43	$21.43	$23.41
	Standard	$19.32	$20.28	$21.75	$22.36	$24.33	$25.63	$27.54	$29.37
80 & Over	Star	$14.21	$14.63	$14.80	$15.56	$16.11	$17.48	$17.82	$18.71
	Select	$25.53	$27.13	$28.49	$29.94	$31.45	$33.96	$36.91	$39.13
	Standard	$34.83	$35.69	$36.68	$37.98	$40.14	$42.60	$45.50	$48.45

Rates are per person, per day. Minimum premium of $20.00 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.
There is no charge for children under 16, when accompanied by their parent(s), on trips with a total duration of 30 days or less.
Children must be listed on the application and are subject to all eligibility criteria, conditions, exclusions and terms.

Multi-Trip Annual
Emergency Medical

	Trip Length (# of days)	
Age	**30 days**	**15 days**
Under 18	$32	$21
18-34	$66	$42
35-44	$74	$48
45-54	$87	$57
55-59	$121	$84
60-64	$194	$129
65-69	$279	$187
70-74	$429	$302
75-79	$550	$386

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

PLEASE NOTE:

*(The following applies to both **Single Trip Daily** and **Multi-Trip Annual** Emergency Medical.)*

If you are 16 years of age or older and have used tobacco or tobacco products in the last 24 months, a 15% smoking surcharge applies.

Group Medical Services is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan.
® TravelStar is a registered trademark of Group Medical Services.

Group Medical Services

TravelStar® Travel Insurance

Trip Cancellation & Interruption, Additional Coverage

Rate Schedules

Effective September 1, 2011

Trip Cancellation & Interruption

	Sum Insured						
Age	**$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 18	$24	$36	$45	$60	$77	$103	Add $4 per $100 of Sum Insured to the $4,200 premium
18-34	$28	$41	$51	$68	$86	$113	
35-54	$34	$49	$61	$79	$100	$132	
55-59	$38	$51	$63	$83	$104	$133	
60-64	$45	$61	$78	$97	$124	$160	
65-69	$53	$67	$81	$103	$133	$168	
70-74	$64	$76	$96	$118	$155	$193	
75-79	$94	$118	$150	$195	$237	$299	
80 & Over	$121	$160	$199	$257	$302	$381	

Rates are per person.

Looking for the Ultimate in Travel Flexibility *and* Savings?
GMS All-Inclusive Multi-Trip coverage protects your health, belongings and 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.

Additional Coverage

	Coverage Type	
Items Covered	**Single Trip**	**Multi-Trip**
Loss of Sporting Goods	$28 per item	$68 per item
Loss of Computer Equipment	$28 per item	$68 per item
Trip Delay Upgrade	$23 per trip	$56 per plan
Increased Per Item Baggage Limit	$23 per item	$56 per item

Rates are per person.

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Group Medical Services

TravelStar® Travel Insurance

All-Inclusive Single Trip Daily

(Emergency Medical, Trip Cancellation & Interruption, Baggage)

Rate Schedule

Effective September 1, 2011

If you are 16 years of age or older and have used tobacco products in the last 24 months, please refer the rate schedule that includes the smoking surcharge.

		Sum Insured						
Age	**Trip Length** (# of days)	**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 18	1-4	$38	$46	$53	$63	$74	$88	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$50	$59	$65	$74	$85	$97	
	10-15	$65	$73	$76	$88	$98	$108	
	16-22	$76	$85	$90	$101	$111	$123	
	23-30	$93	$100	$104	$115	$124	$133	
18-34	1-4	$41	$50	$56	$68	$80	$95	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$54	$61	$69	$79	$91	$104	
	10-15	$69	$76	$81	$94	$105	$117	
	16-22	$80	$89	$95	$106	$119	$131	
	23-30	$96	$105	$109	$122	$133	$144	
35-54	1-4	$44	$58	$70	$89	$114	$145	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$58	$71	$85	$103	$128	$156	
	10-15	$73	$86	$98	$119	$144	$171	
	16-22	$85	$100	$113	$134	$159	$186	
	23-30	$103	$118	$129	$150	$175	$201	
55-59	1-4	$49	$63	$75	$94	$119	$150	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$65	$79	$93	$111	$137	$170	
	10-15	$85	$99	$110	$132	$157	$192	
	16-22	$103	$118	$130	$152	$177	$219	
	23-30	$127	$142	$154	$174	$199	$245	
60-64	1-4	$63	$77	$98	$116	$145	$179	Add $5 per $100 of Sum Insured to the $4,200 premium
	5-9	$94	$109	$127	$148	$176	$206	
	10-15	$129	$144	$162	$181	$208	$234	
	16-22	$166	$181	$198	$218	$247	$270	
	23-30	$204	$221	$240	$261	$290	$315	
65-69	1-4	$71	$85	$104	$125	$158	$193	Add $6 per $100 of Sum Insured to the $4,200 premium
	5-9	$107	$125	$141	$161	$193	$222	
	10-15	$145	$161	$177	$198	$233	$261	
	16-22	$190	$204	$224	$243	$280	$308	
	23-30	$242	$254	$271	$294	$328	$351	
70-74	1-4	$87	$100	$122	$148	$186	$224	Add $7 per $100 of Sum Insured to the $4,200 premium
	5-9	$135	$150	$171	$197	$235	$268	
	10-15	$186	$200	$220	$247	$285	$314	
	16-22	$248	$262	$280	$310	$347	$374	
	23-30	$314	$328	$344	$377	$413	$436	
75-79	1-4	$131	$158	$193	$243	$289	$351	Add $8 per $100 of Sum Insured to the $4,200 premium
	5-9	$203	$231	$266	$316	$362	$415	
	10-15	$285	$311	$346	$396	$442	$486	
	16-22	$384	$413	$447	$497	$545	$583	
	23-30	$490	$521	$554	$605	$653	$685	
80 & Over	1-4	$181	$224	$267	$329	$379	$454	Add $8 per $100 of Sum Insured to the $4,200 premium
	5-9	$307	$352	$395	$458	$509	$570	
	10-15	$442	$485	$528	$590	$641	$690	
	16-22	$619	$662	$706	$769	$820	$858	
	23-30	$798	$841	$884	$948	$1,001	$1,030	

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

All-Inclusive Single Trip Daily

(Emergency Medical, Trip Cancellation & Interruption, Baggage)

Rate Schedule with Smoking Surcharge

Effective September 1, 2011

Use this rate schedule if you are 16 years of age or over and have used tobacco or tobacco products in the last 24 months.

		Sum Insured						
Age	**Trip Length** (# of days)	**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**
16-18	1-4	$38.17	$46.17	$53.17	$63.17	$74.17	$88.17	Add $4.17 per $100 of Sum Insured to the $4,200 premium
	5-9	$50.17	$59.17	$65.17	$74.17	$85.17	$97.17	
	10-15	$65.17	$73.17	$76.17	$88.17	$98.17	$108.17	
	16-22	$76.17	$85.17	$90.17	$101.17	$111.17	$123.17	
	23-30	$93.17	$100.17	$104.17	$115.17	$124.17	$133.17	
18-34	1-4	$41.20	$50.20	$56.20	$68.20	$80.20	$95.20	Add $4.20 per $100 of Sum Insured to the $4,200 premium
	5-9	$54.20	$61.20	$69.20	$79.20	$91.20	$104.20	
	10-15	$69.20	$76.20	$81.20	$94.20	$105.20	$117.20	
	16-22	$80.20	$89.20	$95.20	$106.20	$119.20	$131.20	
	23-30	$96.20	$105.20	$109.20	$122.20	$133.20	$144.20	
35-54	1-4	$44.23	$58.23	$70.23	$89.23	$114.23	$145.23	Add $4.23 per $100 of Sum Insured to the $4,200 premium
	5-9	$58.23	$71.23	$85.23	$103.23	$128.23	$156.23	
	10-15	$73.23	$86.23	$98.23	$119.23	$144.23	$171.23	
	16-22	$85.23	$100.23	$113.23	$134.23	$159.23	$186.23	
	23-30	$103.23	$118.23	$129.23	$150.23	$175.23	$201.23	
55-59	1-4	$49.34	$63.34	$75.34	$94.34	$119.34	$150.34	Add $4.34 per $100 of Sum Insured to the $4,200 premium
	5-9	$65.34	$79.34	$93.34	$111.34	$137.34	$170.34	
	10-15	$85.34	$99.34	$110.34	$132.34	$157.34	$192.34	
	16-22	$103.34	$118.34	$130.34	$152.34	$177.34	$219.34	
	23-30	$127.34	$142.34	$154.34	$174.34	$199.34	$245.34	
60-64	1-4	$63.43	$77.43	$98.43	$116.43	$145.43	$179.43	Add $5.43 per $100 of Sum Insured to the $4,200 premium
	5-9	$94.43	$109.43	$127.43	$148.43	$176.43	$206.43	
	10-15	$129.43	$144.43	$162.43	$181.43	$208.43	$234.43	
	16-22	$166.43	$181.43	$198.43	$218.43	$247.43	$270.43	
	23-30	$204.43	$221.43	$240.43	$261.43	$290.43	$315.43	
65-69	1-4	$71.56	$85.56	$104.56	$125.56	$158.56	$193.56	Add $6.56 per $100 of Sum Insured to the $4,200 premium
	5-9	$107.56	$125.56	$141.56	$161.56	$193.56	$222.56	
	10-15	$145.56	$161.56	$177.56	$198.56	$233.56	$261.56	
	16-22	$190.56	$204.56	$224.56	$243.56	$280.56	$308.56	
	23-30	$242.56	$254.56	$271.56	$294.56	$328.56	$351.56	
70-74	1-4	$87.80	$100.80	$122.80	$148.80	$186.80	$224.80	Add $7.80 per $100 of Sum Insured to the $4,200 premium
	5-9	$135.80	$150.80	$171.80	$197.80	$235.80	$268.80	
	10-15	$186.80	$200.80	$220.80	$247.80	$285.80	$314.80	
	16-22	$248.80	$262.80	$280.80	$310.80	$347.80	$374.80	
	23-30	$314.80	$328.80	$344.80	$377.80	$413.80	$436.80	
75-79	1-4	$132.28	$159.28	$194.28	$244.28	$290.28	$352.28	Add $9.28 per $100 of Sum Insured to the $4,200 premium
	5-9	$204.28	$232.28	$267.28	$317.28	$363.28	$416.28	
	10-15	$286.28	$312.28	$347.28	$397.28	$443.28	$487.28	
	16-22	$385.28	$414.28	$448.28	$498.28	$546.28	$584.28	
	23-30	$491.28	$522.28	$555.28	$606.28	$654.28	$686.28	
80 & Over	1-4	$183.13	$226.13	$269.13	$331.13	$381.13	$456.13	Add $10.13 per $100 of Sum Insured to the $4,200 premium
	5-9	$309.13	$354.13	$397.13	$460.13	$511.13	$572.13	
	10-15	$444.13	$487.13	$530.13	$592.13	$643.13	$692.13	
	16-22	$621.13	$664.13	$708.13	$771.13	$822.13	$860.13	
	23-30	$800.13	$843.13	$886.13	$950.13	$1,003.13	$1,032.13	

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

Trip and Baggage Single Trip Daily

(Trip Cancellation & Interruption and Baggage Loss, Damage & Delay)

Rate Schedule

Effective September 1, 2011

		Sum Insured						
Age	**Trip Length** (# of days)	**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 18	1-4	$37	$46	$52	$62	$74	$93	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$42	$51	$57	$67	$78	$95	
	10-15	$49	$58	$62	$74	$84	$101	
	16-22	$52	$61	$66	$78	$88	$105	
	23-30	$58	$67	$70	$82	$91	$108	
18-34	1-4	$40	$48	$56	$67	$80	$100	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$46	$54	$62	$72	$85	$104	
	10-15	$54	$62	$67	$80	$93	$110	
	16-22	$57	$66	$72	$84	$95	$114	
	23-30	$63	$72	$77	$89	$100	$117	
35-54	1-4	$43	$57	$70	$89	$115	$148	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$49	$63	$78	$96	$122	$153	
	10-15	$58	$73	$84	$106	$132	$162	
	16-22	$61	$77	$89	$111	$137	$168	
	23-30	$69	$84	$96	$119	$145	$173	
55-59	1-4	$46	$59	$73	$93	$119	$150	Add $4 per $100 of Sum Insured to the $4,200 premium
	5-9	$52	$67	$80	$100	$126	$157	
	10-15	$61	$75	$87	$109	$135	$164	
	16-22	$63	$79	$93	$114	$140	$171	
	23-30	$72	$87	$100	$121	$147	$176	
60-64	1-4	$56	$71	$91	$110	$141	$178	Add $5 per $100 of Sum Insured to the $4,200 premium
	5-9	$62	$79	$98	$118	$148	$183	
	10-15	$74	$89	$108	$128	$156	$188	
	16-22	$77	$94	$110	$132	$161	$194	
	23-30	$82	$100	$121	$141	$171	$207	
65-69	1-4	$61	$76	$96	$117	$152	$190	Add $6 per $100 of Sum Insured to the $4,200 premium
	5-9	$69	$86	$104	$124	$157	$194	
	10-15	$79	$95	$112	$133	$169	$206	
	16-22	$82	$98	$117	$137	$176	$213	
	23-30	$94	$107	$124	$148	$183	$216	
70-74	1-4	$74	$86	$109	$136	$176	$220	Add $7 per $100 of Sum Insured to the $4,200 premium
	5-9	$80	$96	$117	$143	$184	$226	
	10-15	$90	$105	$126	$154	$193	$234	
	16-22	$96	$110	$129	$160	$198	$239	
	23-30	$104	$118	$136	$169	$207	$245	
75-79	1-4	$107	$135	$170	$222	$270	$341	Add $8 per $100 of Sum Insured to the $4,200 premium
	5-9	$110	$140	$176	$228	$275	$346	
	10-15	$124	$151	$187	$239	$287	$353	
	16-22	$127	$156	$192	$244	$293	$362	
	23-30	$135	$166	$202	$255	$303	$373	
80 & Over	1-4	$137	$181	$227	$291	$343	$430	Add $8 per $100 of Sum Insured to the $4,200 premium
	5-9	$141	$188	$232	$297	$350	$440	
	10-15	$155	$198	$244	$308	$362	$447	
	16-22	$161	$206	$250	$316	$369	$454	
	23-30	$169	$213	$259	$325	$379	$465	

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.

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Group Medical Services

TravelStar® Travel Insurance

All-Inclusive, Trip and Baggage Multi-Trip Annual

Rate Schedules

Effective September 1, 2011

All-Inclusive Multi-Trip Annual

(Emergency Medical, Trip Cancellation & Interruption, Baggage)

Age	Trip Length (# of days)	Sum Insured: Trip Cancellation Up to $1,500	Sum Insured: Trip Cancellation Up to $2,500
Under 18	30	$154	$200
	15	$133	$179
18-34	30	$223	$277
	15	$181	$235
35-54	30	$267	$374
	15	$197	$289
55-59	30	$320	$424
	15	$232	$321
60-64	30	$387	$489
	15	$289	$377
65-69	30	$465	$581
	15	$343	$441
70-74	30	$647	$803
	15	$502	$645
75-79	30	$889	$1,117
	15	$697	$907

Rates are per person.
Includes $10,000 trip interruption coverage and $1,500 baggage coverage.

All-Inclusive Multi-Trip Annual

(Emergency Medical, Trip Cancellation & Interruption, Baggage)

with smoking surcharge

Age	Trip Length (# of days)	Sum Insured: Trip Cancellation Up to $1,500	Sum Insured: Trip Cancellation Up to $2,500
16-18	30	$158.80	$204.80
	15	$136.15	$182.15
18-34	30	$232.90	$286.90
	15	$187.30	$241.30
35-44	30	$278.10	$385.10
	15	$204.20	$296.20
45-54	30	$280.05	$387.05
	15	$205.55	$297.55
55-59	30	$338.15	$442.15
	15	$244.60	$333.60
60-64	30	$416.10	$518.10
	15	$308.35	$396.35
65-69	30	$506.85	$622.85
	15	$371.05	$469.05
70-74	30	$711.35	$867.35
	15	$547.30	$690.30
75-79	30	$971.50	$1,199.50
	15	$754.90	$964.90

Rates are per person.
Includes $10,000 trip interruption coverage and $1,500 baggage coverage.

Trip and Baggage Multi-Trip Annual

(Trip Cancellation & Interruption and Baggage Loss, Damage & Delay)

Age	Trip Length (# of days)	Sum Insured: Trip Cancellation Up to $1,500	Sum Insured: Trip Cancellation Up to $2,500
Under 18	30	$146	$193
	15	$128	$174
18-34	30	$158	$209
	15	$138	$190
35-54	30	$200	$301
	15	$152	$238
55-59	30	$206	$306
	15	$157	$245
60-64	30	$240	$347
	15	$187	$277
65-69	30	$251	$374
	15	$197	$298
70-74	30	$308	$471
	15	$247	$383
75-79	30	$457	$694
	15	$369	$571

Rates are per person.
Includes $10,000 trip interruption coverage and $1,500 baggage coverage.

PLEASE NOTE:

*(The following applies to **All-Inclusive Multi-Trip** only.)*

If you are 16 years of age or older, and have used tobacco or tobacco products in the last 24 months, refer to the All-Inclusive Multi-Trip rate schedule with smoking surcharge.

Group Medical Services is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan.

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