

Group Medical Services (GMS)

Immigrants & Visitors to Canada Medical Insurance

Exclusions

The following expenses are not covered by this policy.

1. GMS does not cover expenses incurred in your country of origin.
2. GMS does not cover expenses incurred where you act against medical advice or the advice of GMS.
3. GMS does not cover expenses resulting from the regular care of a chronic condition.
4. GMS does not cover any expenses that are the result of your failure, prior to arriving in Canada, to:
 - a. adhere to medical treatment;
 - b. obtain investigative or diagnostic tests recommended by a medical professional; and/or
 - c. receive results from investigative or diagnostic tests.
5. GMS does not cover expenses resulting directly or indirectly from medical condition(s) which have not been stable for 180 days immediately prior to your effective date, including:
 - a. medical condition(s) for which you received medical treatment or medical consultation; and/or
 - b. undiagnosed medical condition(s) related to symptoms which you received medical treatment or medical consultation.

You must be stable based on the definition of stable in this policy, regardless of the opinion of your physician or any other person who may provide an opinion on your medical condition(s).

6. GMS does not cover expenses when you travel outside Canada when an official travel advisory is issued by the Canadian government stating "Avoid non-essential travel" or "Avoid all travel" for the country, region, city or other destination (including cruise ships) that are part of your travel arrangements.
7. GMS does not cover any medical treatment, which is a continuation of or a recurrence of a medical condition.
8. GMS does not cover any expenses resulting from medical treatment that is not a medical emergency, including but not limited to: routine or general physical examinations; medical checkups; regular care of chronic conditions; elective surgery; dental or cosmetic surgery, even if recommended by a physician; and follow ups or continued services following emergency medical treatment. GMS' opinion on the issue is final and binding
9. GMS does not cover expenses that are a duplication of any service, allowance or repayment available by an existing government health plan or private plan.

10. GMS does not cover medical treatment, hospitalization or surgery (including elective, non-elective, personal comfort, dental or cosmetic) which is not considered to be an emergency, even if it is recommended by a physician.
11. GMS does not cover expenses for medical treatment at a diagnostic facility unless pre-approved by GMS.
12. GMS does not cover emergency air transportation or return to Canada or your country of origin, which is not arranged and pre-approved by GMS.
13. GMS does not cover drugs which are commonly available without a prescription, not legally registered or approved in Canada, experimental drugs or preventative medicines or vaccines.
14. GMS does not cover any expenses resulting from and/or incurred during trips undertaken for the purpose of receiving a diagnosis of medical treatment.
15. GMS does not cover any expenses when you travel against the advice of a physician.
16. GMS does not cover expenses related to your pregnancy, an abortion, miscarriage, childbirth or complications of any of these conditions.
17. GMS does not cover a newborn until it has been released from the hospital for 48 hours and has been added as a dependant on your coverage.
18. GMS does not cover expenses for coronary artery angioplasty, cardiac surgery or implantable cardioverter defibrillator (ICD) (including any associated diagnostic tests or charges), unless necessary in a medical emergency and approved by GMS prior to any actions.
19. GMS does not cover any expenses for medical treatment or surgery which is considered by GMS to be experimental. GMS' opinion on the issue is final and binding.
20. GMS does not cover expenses resulting directly or indirectly from your criminal or illegal acts.
21. GMS does not cover expenses resulting from your sickness, injury, or death if at the time of the sickness, injury or death evidence supports that it was caused by, or in any way contributed to, by the use or abuse of prohibited drugs, alcohol, or any other intoxicant or the misuse of medication, whether prescribed or not.
22. GMS does not cover expenses incurred as a result of a motor vehicle accident, unless such services are not covered by any other private or public vehicle insurance.
23. GMS does not cover any expenses resulting from your participation in:
 - a. professional sport;
 - b. speed contests or racing of motorized land, water or air vehicle(s);
 - c. an extreme sport, including but not limited to scuba diving (except when you are NAUI, PADI, ACUC or SSI certified), bungee jumping, parachuting, mountaineering, skydiving, participation in a rodeo, hang gliding, acrobatic or stunt flying or participating in a horse race as a jockey.
24. GMS does not cover expenses resulting from air travel unless riding as a passenger on a common carrier.

25. GMS does not cover medical treatment or services that contravene or are prohibited by provincial laws and/or the federal laws of Canada.

26. GMS does not cover expenses resulting from your service in the armed forces, willful exposure to peril, and/or relief work.

27. GMS does not cover expenses for medical treatment and services provided outside Canada except as provided under the following sections in this policy:

- a. Automatic Policy Extensions; or
- b. Eligible expenses outside Canada.

28. GMS does not cover expenses resulting from any nuclear reaction, radiation or radioactive contamination or occurrence, where the risk of the exposure was present prior to your arrival in Canada, however caused.

29. GMS does not cover expenses resulting from war, terrorism or acts of foreign rebellion.

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