

Benefits

Immigrants & Visitors to Canada Plans provide coverage for the following, up to the chosen amount of insurance.

In-Hospital Care – 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 medical emergency room charges.

Repatriation – Cost to transport you home for further medical treatment with pre-approval by GMS.

Prescription Medication – Drugs and medication prescribed in an emergency situation.

Ambulance – Use of a licensed road ambulance in a medical emergency, or use of an air ambulance or regularly scheduled airline if transferred for further in-hospital treatment.

Health Practitioners – Charges for the use of an osteopath, physiotherapist, chiropractor, optometrist, chiropractist, and/or podiatrist.

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

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

Child Care – Licensed child care of dependant children if you are hospitalized due to a medical emergency.

Out-of-Pocket Expenses – Accommodations, meals, phone calls and taxi or bus fares incurred by an accompanying family member in the event your hospitalization continues after the policy expiry date.

Travel Coverage Outside of Canada – Coverage for trips up to 30 days to another country as long as the majority of your trip is spent in Canada and your destination doesn't have a travel advisory from the Government of Canada to "Avoid non-essential travel" or "Avoid all travel".

Automatic Policy Extension

- Coverage is extended to include 48 hours of in-transit travel between Canada and your country of origin and vice versa.
- If your plan expires while hospitalized, your coverage is extended for the period of hospitalization plus 72 hours after your discharge.

If you have received medical treatment or experienced symptoms before the purchase of this plan, certain exclusions may apply.

This brochure is a summary of benefits only. Full details, along with the terms, conditions, limitations and exclusions are in the policy.

Generations of Canadians have counted on us. You can, too.

In 1949, well over a decade before Saskatchewan would introduce the world to Medicare, a determined group of friends and neighbours joined an equally determined group of doctors in one common pursuit: quality, affordable health insurance.

Everyone would contribute a small sum each month to make sure that, in the event of unexpected illness or injury, they and their loved ones would be well taken care of – and so would the bill.

Group Medical Services was born.

Today, GMS endures as a preferred provider of health and travel insurance, covering a vast range of costs government and other private benefit plans do not. And we've been extending our trademark combination of service, choice and value across Canada since 2003 – to enthusiastic and continually growing response.

Much has changed in over 70 years, but here's what never will:

Our commitment to protecting you.

Also available from GMS



TravelStar® Travel Insurance

Emergency medical plans for travelling the world or within Canada, and trip cancellation plans that include baggage protection.



StudentPlan

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



Health Insurance

Supplemental coverage for everyday health needs, medical emergencies and rising drug and dental costs not covered by government health plans.



Group Benefit Plans

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

Group Medical Services

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toll-free 1.800.667.3699 email info@gms.ca

www.gms.ca



Effective March 31, 2022 • 3103CA22
Underwritten by Group Medical Services.

GROUP MEDICAL SERVICES is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan. Products not offered in Quebec, New Brunswick and Nunavut.

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Immigrants & Visitors to Canada Insurance

Coverage for Medical Emergencies & Super Visas

Effective March 31, 2022



Comprehensive Coverage for Immigrants & Visitors

Health care shouldn't be a financial burden. Canada is a country built on affordable, quality health care, and we want to extend that vision to you.

Whether you're applying for a Super Visa, visiting family, or immigrating or returning to Canada permanently, let GMS cover the cost of emergency treatment and care. We'll take care of your emergency medical needs — so you can enjoy all that Canada has to offer!

Add up the Advantages

Easy Application – apply before or after your arrival in Canada with our easy-to-use online application form.

Choice of Deductible – \$0, \$100, \$500 or \$1,000. The choice is yours.

Choice of Insurance Amount – \$25,000, \$50,000, \$100,000 or \$150,000. You choose the amount of insurance that meets your needs.

COVID-19 Coverage – emergency medical expenses related to COVID-19 are covered if you're diagnosed with it while you're in Canada or on a side trip. See the policy for full details on coverage.

Travel Assistance Services – not only is it available 24 hours a day, it can be provided in a number of different languages.

Virtual Care – Consult with a medical professional over the phone or video chat for minor emergencies like a sprained ankle – no need to visit the hospital! Please note the availability of Virtual Care depends on your symptoms and location.

Direct Billing – many health providers bill GMS directly, saving you out-of-pocket expenses.

GMS Customer Service – don't hesitate to call us with your questions and concerns.

For more information see a GMS insurance broker, visit our website at www.gms.ca or call 1.800.667.3699.

GMS Immigrants & Visitors to Canada

Rates effective March 31, 2022

Age	Amount of Insurance	Daily Rate Schedule				Daily Rate x 365 Days			
		Deductible (per claim, all amounts in Canadian dollars)				Deductible (per claim, all amounts in Canadian dollars)			
		\$1,000	\$500	\$100	\$0	\$1,000	\$500	\$100	\$0
Under 18	\$25,000	\$1.61	\$1.79	\$2.09	\$2.40	\$587.65	\$653.35	\$762.85	\$876.00
	\$50,000	\$1.83	\$1.96	\$2.35	\$2.49	\$667.95	\$715.40	\$857.75	\$908.85
	\$100,000	\$2.47	\$2.63	\$3.01	\$3.25	\$901.55	\$959.95	\$1,098.65	\$1,186.25
	\$150,000	\$2.72	\$3.09	\$3.33	\$3.67	\$992.80	\$1,127.85	\$1,215.45	\$1,339.55
18-34	\$25,000	\$1.77	\$1.96	\$2.36	\$2.63	\$646.05	\$715.40	\$861.40	\$959.95
	\$50,000	\$1.99	\$2.12	\$2.59	\$2.74	\$726.35	\$773.80	\$945.35	\$1,000.10
	\$100,000	\$2.75	\$3.00	\$3.40	\$3.60	\$1,003.75	\$1,095.00	\$1,241.00	\$1,314.00
	\$150,000	\$3.05	\$3.55	\$3.77	\$4.09	\$1,113.25	\$1,295.75	\$1,376.05	\$1,492.85
35-54	\$25,000	\$2.08	\$2.28	\$2.71	\$3.03	\$759.20	\$832.20	\$989.15	\$1,105.95
	\$50,000	\$2.32	\$2.60	\$2.93	\$3.09	\$846.80	\$949.00	\$1,069.45	\$1,127.85
	\$100,000	\$3.01	\$3.55	\$4.13	\$4.49	\$1,098.65	\$1,295.75	\$1,507.45	\$1,638.85
	\$150,000	\$3.36	\$3.97	\$4.88	\$5.23	\$1,226.40	\$1,449.05	\$1,781.20	\$1,908.95
55-59	\$25,000	\$2.10	\$2.29	\$2.92	\$3.09	\$766.50	\$835.85	\$1,065.80	\$1,127.85
	\$50,000	\$2.36	\$2.62	\$2.94	\$3.10	\$861.40	\$956.30	\$1,073.10	\$1,131.50
	\$100,000	\$3.05	\$3.56	\$4.44	\$4.58	\$1,113.25	\$1,299.40	\$1,620.60	\$1,671.70
	\$150,000	\$3.45	\$3.98	\$4.91	\$5.35	\$1,259.25	\$1,452.70	\$1,792.15	\$1,952.75
60-64	\$25,000	\$2.89	\$3.17	\$3.91	\$4.12	\$1,054.85	\$1,157.05	\$1,427.15	\$1,503.80
	\$50,000	\$3.22	\$3.42	\$4.04	\$4.14	\$1,175.30	\$1,248.30	\$1,474.60	\$1,511.10
	\$100,000	\$3.46	\$4.00	\$4.78	\$5.06	\$1,262.90	\$1,460.00	\$1,744.70	\$1,846.90
	\$150,000	\$4.00	\$4.68	\$5.61	\$6.03	\$1,460.00	\$1,708.20	\$2,047.65	\$2,200.95
65-69	\$25,000	\$3.59	\$3.80	\$4.57	\$5.10	\$1,310.35	\$1,387.00	\$1,668.05	\$1,861.50
	\$50,000	\$3.99	\$4.72	\$5.26	\$5.85	\$1,456.35	\$1,722.80	\$1,919.90	\$2,135.25
	\$100,000	\$4.69	\$4.96	\$6.62	\$7.38	\$1,711.85	\$1,810.40	\$2,416.30	\$2,693.70
	\$150,000	\$5.88	\$6.24	\$8.08	\$9.00	\$2,146.20	\$2,277.60	\$2,949.20	\$3,285.00
70-74	\$25,000	\$5.32	\$5.89	\$7.47	\$8.32	\$1,941.80	\$2,149.85	\$2,726.55	\$3,036.80
	\$50,000	\$6.67	\$7.45	\$8.87	\$9.89	\$2,434.55	\$2,719.25	\$3,237.55	\$3,609.85
	\$100,000	\$7.59	\$8.06	\$10.56	\$11.77	\$2,770.35	\$2,941.90	\$3,854.40	\$4,296.05
	\$150,000	\$9.52	\$10.33	\$12.76	\$14.23	\$3,474.80	\$3,770.45	\$4,657.40	\$5,193.95
75-79	\$25,000	\$6.54	\$6.95	\$9.52	\$10.62	\$2,387.10	\$2,536.75	\$3,474.80	\$3,876.30
	\$50,000	\$8.48	\$9.74	\$11.02	\$12.28	\$3,095.20	\$3,555.10	\$4,022.30	\$4,482.20
	\$100,000	\$10.19	\$10.95	\$13.59	\$15.16	\$3,719.35	\$3,996.75	\$4,960.35	\$5,533.40
	\$150,000	\$11.88	\$12.85	\$16.52	\$18.43	\$4,336.20	\$4,690.25	\$6,029.80	\$6,726.95

Premium charged may be subject to tax.