

TRIP CANCELLATION COVERAGE

Vacations can be major investments. They can also be risky ones. Bad weather can force cancellations, medical emergencies can postpone departures, and connections can be missed. Protect your investment with coverage for:

- **non-refundable transportation** (airfare, bus and cruise tickets)
- **non-refundable travel arrangements** (accommodations, tours and event tickets)
- **cancellation penalties**
- **expenses for delays** (meals, accommodations, taxi or ride-sharing services, and more)
- **baggage loss, damage and delay**

Trip Cancellation Plan Rates

Rates effective September 15, 2018. Rates are per person.

Age	Single-Trip Sum Insured						Add \$4.30 per \$100 of Sum Insured to the \$4,200 premium	Multi-Trip Annual Sum Insured		
	\$0 – 700	\$701 – 1,400	\$1,401 – 2,100	\$2,101 – 2,800	\$2,801 – 3,500	\$3,501 – 4,200		\$4,201 – 20,000	\$1,500	\$2,500
Under 18	\$26	\$39	\$49	\$65	\$83	\$111		\$122	\$162	\$363
18 – 34	\$30	\$45	\$55	\$74	\$93	\$122		\$137	\$182	\$390
35 – 54	\$37	\$53	\$66	\$85	\$108	\$142		\$164	\$212	\$441
55 – 59	\$41	\$55	\$68	\$90	\$112	\$143		\$170	\$225	\$444
60 – 64	\$49	\$66	\$84	\$105	\$134	\$172		\$210	\$262	\$516
65 – 69	\$57	\$73	\$88	\$111	\$143	\$181		\$219	\$277	\$537
70 – 74	\$66	\$82	\$104	\$127	\$167	\$211		\$258	\$319	\$605
75 – 79	\$102	\$127	\$162	\$210	\$255	\$322		\$404	\$525	\$890
80 +	\$131	\$172	\$206	\$273	\$325	\$410		\$534	\$692	\$1,110

TRIP DELAY UPGRADE
PER PERSON

SINGLE-TRIP PLAN

\$23 PER TRIP

MULTI-TRIP ANNUAL PLAN

\$56



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 65 years, but here's what never will: Our commitment to protecting you.

Also available from GMS

-  **Health Insurance**
Supplemental coverage for everyday health needs, medical emergencies and rising drug and dental costs not covered by provincial or territorial health plans.
-  **Immigrants & Visitors to Canada**
Emergency medical insurance for new arrivals or visitors to Canada – includes helpful assistance to coordinate treatment and care.
-  **StudentPlan**
Emergency medical and travel coverage perfect for post-secondary students studying away from home, within Canada or abroad.
-  **Group Benefit Plans**
Insured benefit packages specifically designed and priced for businesses of any size.

Group Medical Services
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www.gms.ca



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Underwritten by Group Medical Services

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TravelStar® Travel Insurance

Emergency Medical & Trip Cancellation Coverage

Effective September 15, 2018



Are you a... Snowbird? Business traveller? Cross-border shopper? Or vacationing in another province or country?

We Canadians love to travel. And TravelStar® Travel Insurance from GMS is the most important item to pack.

Choose the TravelStar coverage you need.

EMERGENCY MEDICAL COVERAGE

Many Canadians travel without insurance, assuming government health plans cover everything. They don't.

Just one incident can be financially devastating. Travel protected with affordable TravelStar Emergency Medical Coverage.

- **\$5 million (CDN) in coverage** anywhere out-of-province
- **24 essential benefits** (covering ambulances, hospital stays, diagnostic tests and more)
- **Single-Trip or Multi-Trip Annual** plan types
- **24/7 worldwide assistance**
- **Direct service provider payments**

TRAVEL WITH FAMILY AND SAVE

Travelling with Family? Apply together and everyone receives a 5% companion discount on their Single-Trip Emergency Medical Coverage. Best of all – kids travel for free!

Companion Discount Details: the discount only applies to Single-Trip Emergency Medical Plan premiums. It will not be applied to Trip Cancellation premiums. You must be travelling with at least one family member (spouse or dependant) over 16 years of age in order for the discount to apply. There is no charge for dependants under 16 when travelling with their parent(s).

Emergency Medical Plan Rates

Rates effective September 15, 2018. Applicants over 60 need to complete a medical questionnaire to determine if a Star, Select +, Select, Standard + or Standard rate applies. Please refer to the policy for full benefits and conditions of coverage. Premium charged may be subject to tax. A 15% smoking surcharge applies to both Single-Trip and Multi-Trip Annual emergency medical rates if you are 16 years of age or older and have used tobacco products in the last 2 years.

Single-Trip Rates (\$250 deductible, rates are per person, per day)									
		Trip Length (# of days)							
Age	Rate	0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183
Under 18	Star	\$1.63	\$1.90	\$2.34	\$2.62	\$2.84	\$2.94	\$3.10	\$3.27
18 – 34	Star	\$1.85	\$2.18	\$3.19	\$3.55	\$3.88	\$4.00	\$4.32	\$4.50
35 – 54	Star	\$2.09	\$2.57	\$3.03	\$3.40	\$3.88	\$4.14	\$4.46	\$4.62
55 – 59	Star	\$2.82	\$3.24	\$3.47	\$3.65	\$3.88	\$4.55	\$4.80	\$4.95
60 – 64	Star	\$3.45	\$3.46	\$3.72	\$3.81	\$3.88	\$4.76	\$6.04	\$6.69
	Select +	\$4.82	\$4.83	\$4.94	\$5.18	\$6.15	\$7.58	\$8.55	\$10.04
	Select	\$6.69	\$6.71	\$7.90	\$9.59	\$10.41	\$11.48	\$12.59	\$13.95
	Standard +	\$8.27	\$8.29	\$10.26	\$12.44	\$13.52	\$14.16	\$15.57	\$17.25
65 – 69	Standard	\$10.27	\$10.29	\$12.63	\$13.87	\$15.07	\$15.96	\$17.40	\$19.27
	Star	\$4.96	\$5.27	\$5.51	\$5.64	\$6.05	\$6.44	\$7.88	\$8.83
	Select +	\$6.25	\$7.19	\$7.95	\$8.06	\$8.16	\$8.92	\$11.21	\$14.04
	Select	\$8.68	\$9.99	\$12.09	\$12.44	\$13.27	\$14.39	\$15.90	\$17.83
70 – 74	Standard +	\$10.94	\$12.59	\$15.72	\$16.53	\$17.63	\$18.66	\$20.00	\$22.43
	Standard	\$14.17	\$16.11	\$19.39	\$20.73	\$22.12	\$23.20	\$24.85	\$27.88
	Star	\$6.96	\$7.59	\$8.01	\$8.50	\$8.86	\$9.74	\$11.36	\$12.86
	Select +	\$8.64	\$9.50	\$9.93	\$10.32	\$10.58	\$13.01	\$15.62	\$17.91
75 – 79	Select	\$12.67	\$14.54	\$15.71	\$16.67	\$17.93	\$19.76	\$21.76	\$24.18
	Standard +	\$15.18	\$17.42	\$19.86	\$21.06	\$22.62	\$24.73	\$26.93	\$30.52
	Standard	\$17.92	\$20.83	\$24.72	\$26.31	\$27.53	\$30.25	\$33.50	\$37.21
	Star	\$11.42	\$12.63	\$12.69	\$14.38	\$16.53	\$17.64	\$17.91	\$19.21
80 +	Select +	\$15.84	\$18.59	\$18.80	\$20.89	\$23.55	\$24.45	\$27.05	\$31.39
	Select	\$20.78	\$24.51	\$24.73	\$28.04	\$32.22	\$34.39	\$35.64	\$41.30
	Standard +	\$24.90	\$29.43	\$29.68	\$33.64	\$38.67	\$41.27	\$42.81	\$49.56
	Standard	\$28.54	\$33.56	\$33.83	\$38.35	\$44.08	\$48.38	\$49.31	\$55.81
	Star	\$18.82	\$20.21	\$21.79	\$22.98	\$25.26	\$28.12	\$28.67	\$31.90
80 +	Select +	\$26.64	\$29.56	\$32.92	\$35.37	\$38.87	\$43.01	\$46.57	\$52.42
	Select	\$35.00	\$38.80	\$43.37	\$46.42	\$51.03	\$56.80	\$61.34	\$68.90
	Standard +	\$41.97	\$46.48	\$52.09	\$55.61	\$61.13	\$68.05	\$73.67	\$82.61
	Standard	\$50.38	\$54.12	\$58.58	\$61.76	\$70.38	\$78.35	\$81.73	\$91.97

Minimum premium of \$20.00 per application. When used as a top-up plan, the rate used in calculating the premium is based on the total trip length.

Multi-Trip Annual Rates (\$0 deductible, rates are per person, per year)			
		Trip Length (# of days)	
Age	Rate	30	15
Under 18	Star	\$44	\$28
18 – 34	Star	\$95	\$57
35 – 54	Star	\$117	\$68
55 – 59	Star	\$134	\$92
60 – 64	Star	\$238	\$146
	Select +	\$263	\$161
	Select	\$310	\$207
	Standard +	\$358	\$251
	Standard	\$425	\$292
	Star	\$365	\$209
65 – 69	Select +	\$402	\$230
	Select	\$475	\$302
	Standard +	\$548	\$348
	Standard	\$651	\$426
	Star	\$561	\$357
	Select +	\$616	\$393
70 – 74	Select	\$729	\$489
	Standard +	\$841	\$564
	Standard	\$999	\$671
	Star	\$719	\$480
	Select +	\$792	\$528
	Select	\$936	\$624
75 – 79	Standard +	\$1,079	\$720
	Standard	\$1,282	\$816

DEDUCTIBLE OPTIONS: Use the rates in the applicable chart to calculate different deductibles.

SINGLE-TRIP	\$0 deductible = rate x 1.1	\$250 deductible = shown in chart	\$1,000 deductible = rate x 0.9	\$5,000 deductible = rate x 0.8
MULTI-TRIP ANNUAL	\$0 deductible = shown in chart	\$250 deductible = rate x 0.9	\$1,000 deductible = rate x 0.8	\$5,000 deductible = rate x 0.7

For more information on our TravelStar Travel Insurance plans, see a GMS broker, visit www.gms.ca or call **1.800.667.3699**

