

About Group Medical Services

Group Medical Services (GMS) has been providing health and travel insurance coverage since 1949. We're experts in emergency medical coverage and offer a wide range of flexible plans at competitive rates.

As a non-profit corporation based in Regina, Saskatchewan, we market and underwrite our insurance products, providing courteous service, coordination of treatment and care and quick claims reimbursement.

Why Choose GMS?

Flexible Single, Couple or Family
– protect *everyone* in your life.

Travel anywhere you choose and remain covered – see *the world* as well as your new dorm room.

Comprehensive Coverage for emergency medical services.

Service We'll help obtain treatment and coordinate care, 24/7.

Any questions? Call us toll-free at 1-800-667-3699 – we'll answer in person.

Also Available from GMS:

- ✓ Individual Health Plans with Prescription Drug, Dental Care, Hospital Cash and Travel Options
- ✓ TravelStar® Emergency Medical Travel Insurance
- ✓ Annual Travel Insurance Plans
- ✓ Trip Cancellation & Interruption Insurance
- ✓ Baggage Loss, Damage & Delay Insurance
- ✓ Special Risk Coverage for Laptops & Sports Equipment
- ✓ Emergency Medical Insurance for Immigrants & Visitors to Canada
- ✓ Group Benefit Plans



Group Medical Services

#200–3303 Hillside Street Regina SK S4S 7J8
Toll-Free: 1-800-667-3699 Fax: (306) 525-6360
Email: info@gms.ca

www.gms.ca

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

Products available for purchase in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Prince Edward Island, Nova Scotia and Newfoundland.

Effective June 1, 2009 • STP0106CA09

StudentPlan



Group Medical Services
looking after you and the ones you love

emergency medical insurance



StudentPlan

Comprehensive Emergency Medical Coverage – Designed for Students

StudentPlan provides coverage for numerous valuable emergency medical services not covered by provincial health plans including x-rays, physician's fees and even basic hospital room and board charges.

StudentPlan protects your health and financial interests, leaving you to concentrate on your college experience – the details of which we leave up to you!

Add up the Advantages...

Low Premiums... Up to \$2 Million in coverage is available for one low monthly rate.

Tax Returns... Claim your StudentPlan premiums as eligible medical expenses under the Canadian Federal Income Tax Act.

Direct Billing... Save out-of-pocket expenses as many health care providers bill GMS directly.

Coverage for Athletes... Protects varsity athletes attending college from injuries resulting from participation in their sport.

Monthly Rates (No deductible)

StudentPlan			
	Single	Couple	Family
Under 35 years of age	\$50.00	\$99.00	\$149.00
35 to 54 years of age	\$77.00	\$153.00	\$230.00

StudentPlan with Sports Participation Coverage			
	Single	Couple	Family
Under 35 years of age	\$105.00	\$154.00	\$204.00
35 to 54 years of age	\$161.00	\$238.00	\$315.00

- Purchase 4-12 months of coverage in monthly increments
- Single means one person
- Couple means two adults or one person with one dependant
- Family means two adults with one or more dependants or one person with two or more dependants

Benefits

(StudentPlan provides these benefits – Up to \$2,000,000 coverage per calendar year)

Hospitalization 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 emergency room charges.

Prescription Drugs Drugs and medication prescribed in an emergency situation up to \$1,000.

Road Ambulance Use of a licensed road ambulance in an emergency situation.

Air Ambulance Charges for the use of an air ambulance or regularly scheduled airline to transport you back to your province of residence.

Special Attendant Reimbursement of the cost of one return trip airfare for a medical attendant to accompany you back to your province of residence.

Return of Family Member Reimbursement of the cost of one return trip airfare for a family member to accompany you back to your province of residence.

Paramedical Services Charges for the use of an osteopath, physiotherapist, chiropractor, chiropodist, and/or podiatrist.

Health Practitioners Services of a registered mental health professional up to \$300.

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

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

Family to Bedside Reimbursement for the cost of one airfare for a family member to accompany you at your bedside.

Family Transportation Charges for the cost of one airfare and \$300 for room and board for a family member to identify the deceased.

Coverage Continuation If hospitalized and your plan expires, your coverage continues until seventy-two (72) hours after discharge from hospital.

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

24-Hour Travel Assistance Wherever you are, our travel assistance firm will verify your coverage and make hospital and emergency arrangements for you.

StudentPlan with Sports Participation Coverage

With this plan, students playing competitive sports organized by a university or college are covered for medical expenses that are a result of participation in their sport.

