

Rates effective September 1, 2014

Multi-Trip Annual Emergency Medical Plan Rates

Age	Rate	Trip Length (# of days)	
		30	15
Under 18	Star	\$33	\$22
18 – 34	Star	\$69	\$44
35 – 54	Star	\$90	\$55
55 – 59	Star	\$109	\$76
60 – 64	Star	\$175	\$123
	Select	\$245	\$162
	Standard	\$315	\$209
65 – 69	Star	\$268	\$179
	Select	\$352	\$235
	Standard	\$453	\$302
70 – 74	Star	\$412	\$290
	Select	\$541	\$380
	Standard	\$696	\$490
75 – 79	Star	\$528	\$370
	Select	\$694	\$487
	Standard	\$892	\$626

Rates are per person, per year.
Up to 30 or 15 days per trip.
\$0 deductible per person.

Baggage Loss, Damage & Delay

(available with the purchase of Emergency Medical or Trip Cancellation & Interruption coverage)

Plan Type	
Single-Trip	Multi-Trip
\$45	\$105

Rates are per person. \$1,500 in coverage.

Baggage Loss, Damage & Delay Coverage Enhancements

Items Covered	Plan Type	
	Single Trip	Multi-Trip
Loss of Sporting Goods	\$28 per item	\$68 per item
Loss of Computer Equipment	\$28 per item	\$68 per item
Increased Per Item Baggage Limit	\$23 per item	\$56 per item

Rates are per person.

Multi-Trip Annual Trip Cancellation & Interruption Plan Rates

Age	Sum Insured		
	\$1,500	\$2,500	\$5,000
Under 18	\$113	\$150	\$337
18 – 34	\$127	\$169	\$362
35 – 54	\$152	\$197	\$410
55 – 59	\$158	\$209	\$413
60 – 64	\$195	\$243	\$480
65 – 69	\$203	\$257	\$499
70 – 74	\$240	\$296	\$562
75 – 79	\$375	\$488	\$827
80 +	\$496	\$643	\$1,032

Rates are per person.

Trip Cancellation & Interruption Coverage Enhancement

(available with purchase of Trip Cancellation & Interruption coverage)

Enhancement	Plan Type	
	Single Trip	Multi-Trip
Trip Delay Upgrade	\$23 per trip	\$56 per plan

Rates are per person.

Also available from GMS



Individual Health

Supplemental health coverage plans with prescription drug, dental care, hospital cash and travel options.



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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TravelStar[®] Travel Insurance

Medical, Trip & Baggage Coverage



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

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**

TRIP CANCELLATION & INTERRUPTION

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

- **non-refundable airfare**
- **pre-paid travel arrangements**
- **cancellation penalties**
- **transportation to rejoin tour groups**
- **expenses during unforeseen or unexpected delays** (meals, accommodations, phone calls and more)

Bundle your coverage & save!

Save 10% on TravelStar coverage when you bundle it with emergency medical coverage.

BAGGAGE, COMPUTER, & SPORTS EQUIPMENT

Add **TravelStar Baggage Loss, Damage & Delay** coverage to protect your belongings.

You can even insure your laptop or golf clubs!

Please refer to the policy for full benefits and conditions of coverage.

Rates effective **September 1, 2014**

An 8% smoking surcharge applies to **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 24 months.

Manitoba and Ontario residents, please apply 8% Retail Sales Tax (RST) to **trip cancellation and interruption coverage, Baggage Loss, Damage & Delay coverage and coverage enhancements.**

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

Single-Trip Emergency Medical Plan Rates

(applicants over 60 need to complete a medical questionnaire to determine if a Star, Select, or Standard rate applies)

Age	Rate	Trip Length (Number of days)							
		0 – 30	31 – 60	61 – 80	81 – 100	101 – 200	121 – 140	141 – 160	161 – 183
Under 18	Star	\$1.25	\$1.46	\$1.80	\$2.02	\$2.19	\$2.26	\$2.39	\$2.52
18 – 34	Star	\$1.42	\$1.68	\$2.45	\$2.74	\$3.01	\$3.08	\$3.33	\$3.47
35 – 54	Star	\$1.69	\$2.08	\$2.46	\$2.73	\$2.96	\$3.19	\$3.44	\$3.56
55 – 59	Star	\$2.36	\$2.63	\$2.97	\$3.31	\$3.67	\$3.68	\$3.70	\$3.82
60 – 64	Star	\$2.71	\$2.72	\$3.34	\$3.67	\$3.98	\$4.17	\$4.43	\$4.91
	Select	\$5.16	\$5.17	\$6.21	\$7.78	\$8.34	\$8.72	\$9.71	\$10.41
	Standard	\$7.19	\$7.20	\$8.29	\$9.62	\$10.49	\$11.16	\$12.19	\$12.82
65 – 69	Star	\$4.06	\$4.55	\$4.61	\$4.85	\$5.17	\$5.40	\$5.77	\$6.48
	Select	\$7.12	\$8.21	\$9.59	\$9.94	\$10.42	\$11.44	\$11.95	\$13.53
	Standard	\$10.37	\$11.79	\$13.30	\$14.27	\$14.73	\$15.98	\$16.82	\$18.71
70 – 74	Star	\$5.71	\$6.55	\$6.71	\$7.12	\$7.42	\$7.74	\$8.26	\$9.18
	Select	\$10.37	\$11.48	\$12.76	\$13.27	\$14.58	\$15.72	\$16.78	\$17.84
	Standard	\$13.38	\$15.53	\$17.34	\$18.41	\$19.32	\$21.21	\$23.49	\$24.52
75 – 79	Star	\$8.80	\$9.74	\$9.77	\$11.08	\$12.74	\$13.59	\$13.80	\$14.80
	Select	\$16.03	\$18.92	\$19.03	\$21.18	\$23.89	\$24.88	\$27.45	\$31.76
	Standard	\$20.92	\$24.62	\$24.77	\$26.87	\$31.12	\$32.78	\$35.23	\$39.83
80 +	Star	\$15.43	\$16.57	\$16.79	\$17.71	\$19.47	\$21.67	\$22.09	\$24.58
	Select	\$28.72	\$31.74	\$33.39	\$35.73	\$39.31	\$43.47	\$47.24	\$53.06
	Standard	\$39.36	\$41.76	\$43.00	\$44.37	\$50.18	\$54.55	\$58.25	\$65.71

Rates are per person, per day. \$250 Canadian deductible per person. Minimum premium of \$20.00 per Single-Trip Emergency Medical application. When used as a top-up plan, the Single-Trip 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. Children must be listed on the application and are subject to all eligibility criteria, conditions, exclusions and terms.

DEDUCTIBLE OPTIONS: 0\$ Deductible = Single-Trip Rate x 1.1 \$1,000 Deductible = Single-Trip Rate x 0.9 \$5,000 Deductible = Single-Trip Rate x 0.8

Single-Trip Trip Cancellation & Interruption Plan Rates

Age	Sun Insured							Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	\$0 - 700	\$700 - 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		
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 +	\$121	\$160	\$199	\$257	\$302	\$381		

Rates are per person.