

Rates effective September 1, 2017

Multi-Trip Annual Emergency Medical Plan Rates

Age	Rate	Trip Length (# of days)	
		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
65 – 69	Star	\$365	\$209
	Select +	\$402	\$230
	Select	\$475	\$302
	Standard +	\$548	\$348
	Standard	\$651	\$426
70 – 74	Star	\$561	\$357
	Select +	\$616	\$393
	Select	\$729	\$489
	Standard +	\$841	\$564
	Standard	\$999	\$671
75 – 79	Star	\$719	\$480
	Select +	\$792	\$528
	Select	\$936	\$624
	Standard +	\$1,079	\$720
	Standard	\$1,282	\$816

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.

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/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

toll-free 1.800.667.3699 email info@gms.ca

www.gms.ca



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Underwritten by Group Medical Services

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TravelStar® Travel Insurance

Medical, Trip & Baggage Coverage

Effective September 1, 2017



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 Trip Cancellation & Interruption** 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, 2017**

A 15% 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.

Premium charged may be subject to tax.

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 +, Select, Standard + or Standard rate applies)

Age	Rate	Trip Length (# of days)								
		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	
	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	
60 – 64	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	
65 – 69	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	
	70 – 74	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	
80 +	Star	\$18.82	\$20.21	\$21.79	\$22.98	\$25.26	\$28.12	\$28.67	\$31.90	
	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	
80 +	Standard	\$50.38	\$54.12	\$58.58	\$61.76	\$70.38	\$78.35	\$81.73	\$91.97	

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

5% COMPANION DISCOUNT

Travelling with your spouse and/or dependants? As long as everyone is on the same application we'll automatically apply a 5% discount to each person's Single-Trip Emergency Medical Plan premium – including your own! See Below for the details.

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

Single-Trip Trip Cancellation & Interruption Plan Rates

Age	Sum Insured						
	\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	
Under 18	\$24	\$36	\$45	\$60	\$77	\$103	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
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.