

GMS Replacement Health:
Ontario Rate Schedule
Monthly Rates Effective July 1, 2019

Table with 5 columns: Category (SINGLE), Age, Health Plan Type (EssentialPlan, ChoicePlan, PremierPlan), and Rate. Rows include age groups from Under 35 to 80+.

Table with 5 columns: Category (COUPLE), Age, Health Plan Type (EssentialPlan, ChoicePlan, PremierPlan), and Rate. Rows include age groups from Under 35 to 80+.

Table with 5 columns: Category (FAMILY), Age, Health Plan Type (EssentialPlan, ChoicePlan, PremierPlan), and Rate. Rows include age groups from Under 35 to 80+.

When determining your monthly rate:
• It may be subject to tax.
• Family means three or more.
• For Couple or Family, the oldest person on the application determines the rate.
• For a Family with more than six people, add 30%.
• Applicants 80 years of age or older are only eligible for travel coverage in Canada.

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.

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.

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Replacement
Health Coverage
Ontario

Effective July 1, 2019



Life’s full of exciting changes, and we want to make sure you can enjoy them. A Replacement Health Plan from GMS helps you **maintain your lifestyle without interruption** while you focus on your next adventure.

- ✓ **Retiring?**
- ✓ **Between jobs?**
- ✓ **Starting a business?**
- ✓ **Leaving your group benefits plan?**

You’re accepted. Guaranteed.
No medical questions. No hoops. No hassle. Just make sure your plan begins within 60 days of the end date of your group plan.

Once you’ve got it, you’ve got it.
You’ll never have to reapply.

Love to travel?
Us, too! With GMS, you can get a plan that includes emergency medical travel insurance.

Which plan is right for you?

ESSENTIALPLAN
Covers emergency essentials your provincial plan doesn’t – including unlimited air and road ambulance – plus medical equipment, vision care and more.

CHOICEPLAN
All the benefits of EssentialPlan, covering more of your costs, PLUS coverage for vision care, medical emergencies while travelling, and prescription drugs†.

PREMIERPLAN
Our most comprehensive benefits package with greater coverage for prescription drugs†, dental, vision, physio, massage and more – including coverage for medical emergencies while travelling.

GMS Replacement Health: Plan Comparison

Benefits	EssentialPlan	ChoicePlan	PremierPlan
Prescription Drugs [†] Coverage for drugs listed under your provincial drug plan (formulary).	n/a	80% to \$1,000	80% to \$1,750
Dental Care	80% preventative & basic 50% major \$1,000 combined maximum	80% preventative & basic 50% major \$1,250 combined maximum	80% preventative & basic 50% major \$1,500 combined maximum
Accidental Dental	\$2,000 / injury	\$2,000 / injury	\$2,000 / injury
Private Duty Nursing	80% to \$1,000	80% to \$3,000	80% to \$5,000
Private & Semi-Private Hospital Accommodations	80% to \$2,000 combined maximum	80% to \$5,000 combined maximum	80% to \$10,000 combined maximum
Orthopedic Shoes & Custom Made Foot Orthotics	\$300	\$300	\$300
Health Practitioners	50% to \$600 combined maximum	80% to \$600 combined maximum	100% to \$600 combined maximum
Vision Care (eye wear and eye exams)	\$100 / 2 years combined maximum	\$150 / 2 years combined maximum	\$300 / 2 years combined maximum
Hearing Aids	\$500 / 5 years	\$500 / 5 years	\$800 / 5 years
Ambulance (road and air)	Unlimited	Unlimited	Unlimited
Funeral Expenses (accidental death)	\$4,000	\$4,000	\$4,000
Medical Equipment & Supplies (including but not limited to casts, crutches, blood pressure monitors, mobility aids and walkers)	\$3,000 combined maximum \$500 / item limit on most equipment and supplies \$250 limit on embolic stockings \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$500 / item limit on most equipment and supplies \$250 limit on embolic stockings \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$500 / item limit on most equipment and supplies \$250 limit on embolic stockings \$2,500 lifetime limit on sleep apnea machine
Wheelchairs, Motorized Scooters & Adjustable Beds	80% to \$10,000 combined lifetime maximum	80% to \$10,000 combined lifetime maximum	80% to \$10,000 combined lifetime maximum
Artificial Limbs, Eyes & Larynx (includes myoelectric limbs)	\$10,000 combined lifetime maximum	\$10,000 combined lifetime maximum	\$10,000 combined lifetime maximum
Breast Prosthesis	\$325 single / 2 years \$650 bi-lateral / 2 years	\$325 single / 2 years \$650 bi-lateral / 2 years	\$325 single / 2 years \$650 bi-lateral / 2 years
Annual Travel (emergency medical coverage while travelling)	n/a	7 days out of Canada 183 within Canada 90 day stability 69 and under 180 day stability 70+ Out of Canada travel ends at age 80 \$1,000,000 lifetime maximum	15 days out of Canada 183 within Canada 90 day stability 69 and under 180 day stability 70+ Out of Canada travel ends at age 80 \$1,000,000 lifetime maximum

This is a summary of benefits only. Please refer to the policy wording for complete details. It is important that you read and understand your policy as your coverage may be subject to certain exclusions or limitations.

† Includes drugs listed under your provincial government drug plan (formulary), vaccines and drugs to treat pre-existing conditions.

Questions? See your GMS broker, visit **gms.ca** or call **1.800.667.3699**. We can help you choose the best coverage for your well-being!