

We Canadians
love to travel.
And **TravelStar®**
Emergency
Medical Coverage
from GMS is the **most**
important
item to pack.

Our top priority remains
the health and safety of our
customers. We want to make
sure you have protection for
your travel needs.

Do you travel more than once a year?

Choose between single-trip and multi-trip plans to make sure you're covered, no matter what your travel habits are.

Multi-Trip Annual Plan:

- Designed for frequent travellers and Snowbirds.
- Coverage for an unlimited number of trips in a policy year.
- Choose between 15 and 30 days of coverage.
- Extend coverage on a daily basis with Single-Trip Emergency Medical Coverage.

Single-Trip Plan:

- Designed for travellers with one trip in mind.
- Purchase coverage for trips up to 365 days.
- Top up coverage from another insurance plan.

About GMS

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 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



Health Insurance

Supplemental coverage for everyday health and emergency medical needs not covered by government health plans.



Immigrants & Visitors to Canada

Emergency medical insurance for new arrivals or visitors to Canada – includes helpful assistance to coordinate treatment and care.



Group Benefit Plans

Insured benefit packages specifically designed and priced for businesses of any size.

Group Medical Services

2055 Albert Street, PO Box 1949
Regina, SK S4P 0E3

toll-free 1.800.667.3699 email info@gms.ca

www.gms.ca



Effective July 7, 2021 • 0707CA21

Underwritten by Group Medical Services

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Group Medical Services is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan. Products not offered in Quebec, New Brunswick and Nunavut.

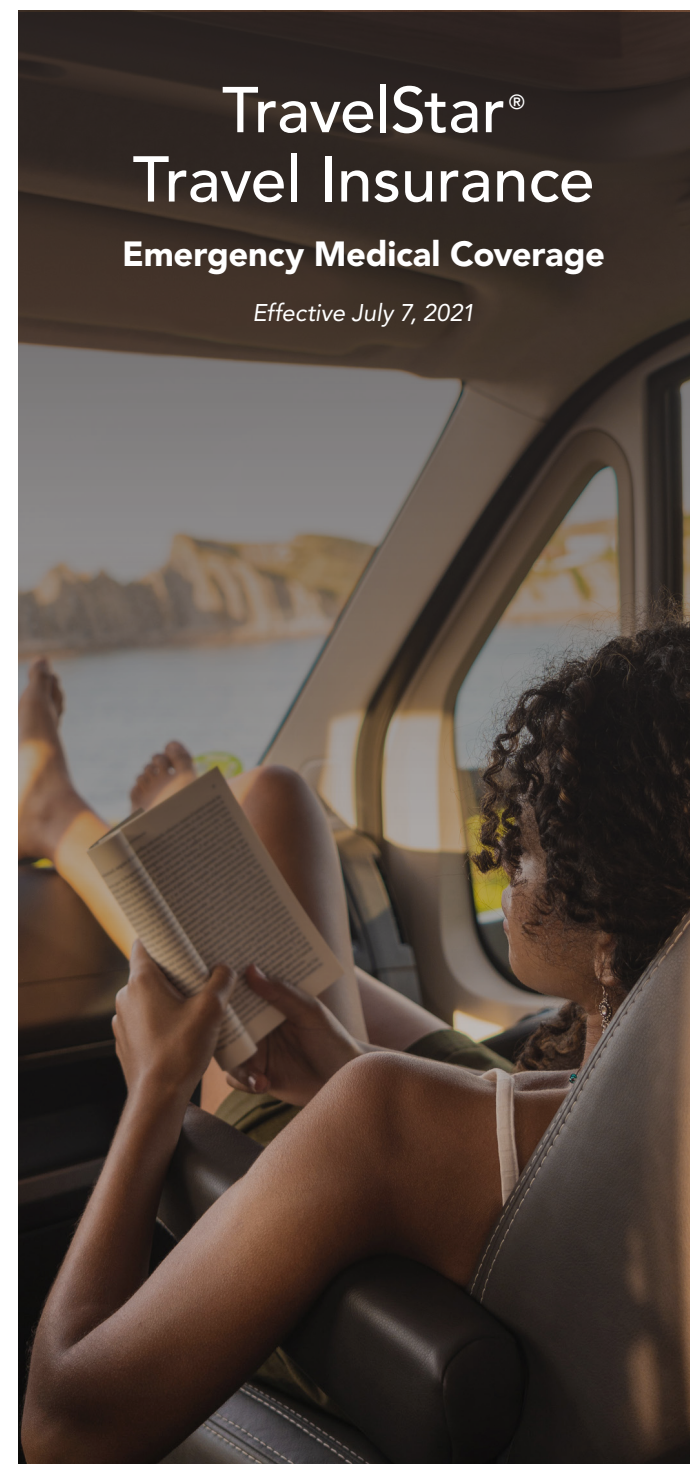
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TravelStar® Travel Insurance

Emergency Medical Coverage

Effective July 7, 2021



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.
- **Up to \$500,000 (CDN) for emergency medical expenses related to COVID-19.**
- **24 essential benefits** (covering ambulances, hospital stays, diagnostic tests and more).
- **24/7 worldwide assistance** provided in a number of different languages.
- **Direct service provider payments.**
- **Virtual Care for minor emergencies like a sprained ankle.** Talk to a medical professional over the phone or video.

Availability of Virtual Care depends on your symptoms and location.

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. 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 July 7, 2021. 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 if you are 18 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	\$2.13	\$2.42	\$2.90	\$3.20	\$3.44	\$3.55	\$3.72	\$3.90
18 – 34	Star	\$2.37	\$2.72	\$3.62	\$3.96	\$4.56	\$4.69	\$5.04	\$5.23
35 – 54	Star	\$2.63	\$3.07	\$3.64	\$3.97	\$4.56	\$4.88	\$5.23	\$5.41
55 – 59	Star	\$4.18	\$4.67	\$4.86	\$4.88	\$5.17	\$6.08	\$6.46	\$6.63
60 – 64	Star	\$5.02	\$5.03	\$5.20	\$5.22	\$5.27	\$6.59	\$8.01	\$8.03
	Select +	\$6.66	\$6.67	\$6.91	\$7.19	\$7.96	\$10.04	\$11.20	\$11.79
	Select	\$8.99	\$9.01	\$10.42	\$12.43	\$12.80	\$14.68	\$15.99	\$16.01
	Standard +	\$10.86	\$10.89	\$13.23	\$15.82	\$16.32	\$17.86	\$19.54	\$19.57
	Standard	\$13.24	\$13.26	\$16.04	\$17.36	\$17.53	\$20.00	\$21.71	\$21.76
65 – 69	Star	\$6.65	\$6.90	\$7.00	\$7.15	\$7.90	\$8.51	\$10.27	\$11.43
	Select +	\$8.42	\$9.59	\$10.54	\$10.67	\$10.80	\$11.74	\$14.58	\$18.10
	Select	\$11.44	\$13.07	\$15.68	\$16.11	\$17.14	\$18.53	\$20.41	\$22.81
	Standard +	\$14.87	\$17.01	\$21.06	\$22.11	\$23.54	\$24.87	\$26.61	\$29.76
	Standard	\$19.05	\$21.57	\$25.59	\$25.82	\$29.36	\$30.76	\$32.90	\$36.82
70 – 74	Star	\$9.97	\$10.75	\$11.00	\$11.20	\$12.12	\$13.42	\$15.56	\$17.44
	Select +	\$12.05	\$13.12	\$13.66	\$13.79	\$14.46	\$17.48	\$20.72	\$23.57
	Select	\$17.06	\$19.38	\$20.84	\$22.03	\$23.59	\$25.87	\$28.35	\$31.36
	Standard +	\$21.05	\$23.96	\$27.12	\$28.67	\$30.70	\$33.43	\$36.28	\$40.94
	Standard	\$24.61	\$28.38	\$33.42	\$34.53	\$36.73	\$40.59	\$44.80	\$49.61
75 – 79	Star	\$15.51	\$17.01	\$17.08	\$19.18	\$21.85	\$23.23	\$23.57	\$25.18
	Select +	\$21.00	\$24.41	\$24.67	\$27.27	\$30.57	\$31.69	\$34.92	\$40.31
	Select	\$27.13	\$31.77	\$32.04	\$36.15	\$41.34	\$44.04	\$45.59	\$52.62
	Standard +	\$33.65	\$39.52	\$39.85	\$44.98	\$51.50	\$54.87	\$56.86	\$65.61
	Standard	\$38.37	\$44.87	\$45.22	\$51.08	\$58.51	\$64.08	\$65.29	\$73.71
80 +	Star	\$24.70	\$26.42	\$28.39	\$29.86	\$32.70	\$36.25	\$36.93	\$40.94
	Select +	\$34.41	\$38.04	\$42.21	\$45.25	\$49.60	\$54.74	\$59.16	\$66.43
	Select	\$44.79	\$49.51	\$55.19	\$58.98	\$64.70	\$71.87	\$77.51	\$86.90
	Standard +	\$55.77	\$61.62	\$68.89	\$73.45	\$80.61	\$89.57	\$96.86	\$108.44
	Standard	\$66.67	\$71.52	\$77.30	\$81.42	\$92.59	\$102.92	\$107.30	\$120.57

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.

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

Multi-Trip Annual Rates (\$0 deductible, rates are per person, per year)			
		Trip Length (# of days)	
Age	Rate	30	15
Under 18	Star	\$53	\$41
18 – 34	Star	\$108	\$76
35 – 54	Star	\$131	\$78
55 – 59	Star	\$144	\$103
60 – 64	Star	\$256	\$157
	Select +	\$272	\$175
	Select	\$332	\$223
	Standard +	\$382	\$270
	Standard	\$452	\$313
65 – 69	Star	\$455	\$266
	Select +	\$503	\$286
	Select	\$592	\$383
	Standard +	\$709	\$457
	Standard	\$839	\$556
70 – 74	Star	\$695	\$449
	Select +	\$762	\$493
	Select	\$898	\$608
	Standard +	\$1,078	\$729
	Standard	\$1,278	\$864
75 – 79	Star	\$886	\$598
	Select +	\$974	\$656
	Select	\$1,148	\$771
	Standard +	\$1,378	\$926
	Standard	\$1,634	\$1,047

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