

## Benefits

Immigrants & Visitors to Canada Plans provide coverage for the following, up to the chosen amount of insurance.

**In-Hospital Care** – 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 medical emergency room charges.

**Repatriation** – Cost to transport you home for further medical treatment with pre-approval by GMS.

**Prescription Medication** – Drugs and medication prescribed in an emergency situation.

**Ambulance** – Use of a licensed road ambulance in a medical emergency, or use of an air ambulance or regularly scheduled airline if transferred for further in-hospital treatment.

**Health Practitioners** – Charges for the use of an osteopath, physiotherapist, chiropractor, optometrist, chiropractist, and/or podiatrist.

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

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

**Child Care** – Licensed child care of dependant children if you are hospitalized due to a medical emergency.

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

**Travel Coverage Outside of Canada** – Coverage for trips up to 30 days to another country as long as the majority of your trip is spent in Canada and your destination doesn't have a travel advisory from the Government of Canada to "Avoid non-essential travel" or "Avoid all travel".

### Automatic Policy Extension

- Coverage is extended to include 48 hours of in-transit travel between Canada and your country of origin and vice versa.
- If your plan expires while hospitalized, your coverage is extended for the period of hospitalization plus 72 hours after your discharge.

*If you have received medical treatment or experienced symptoms before the purchase of this plan, certain exclusions may apply.*

*This brochure is a summary of benefits only. Full details, along with the terms, conditions, limitations and exclusions are in the policy.*

# 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.



### Health Insurance

Supplemental coverage for everyday health needs, medical emergencies and rising drug and dental costs not covered by government health plans.



### 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](mailto:info@gms.ca)

[www.gms.ca](http://www.gms.ca)



Effective April 25, 2024 • 25APRCA24  
Underwritten by Group Medical Services.

**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.

The GMS logo is a registered trademark of Group Medical Services.



# Immigrants & Visitors to Canada Insurance

## Coverage for Medical Emergencies & Super Visas

Effective April 25, 2024



## Comprehensive Coverage for Immigrants & Visitors

Health care shouldn't be a financial burden. Canada is a country built on affordable, quality health care, and we want to extend that vision to you.

Whether you're applying for a Super Visa, visiting family, or immigrating or returning to Canada permanently, let GMS cover the cost of emergency treatment and care. We'll take care of your emergency medical needs — so you can enjoy all that Canada has to offer!

### Add up the Advantages

**Easy Application** – apply before or after your arrival in Canada with our easy-to-use online application form.

**Choice of Deductible** – \$0, \$100, \$500 or \$1,000. The choice is yours.

**Choice of Insurance Amount** – \$25,000, \$50,000, \$100,000 or \$150,000. You choose the amount of insurance that meets your needs.

**COVID-19 Coverage** – emergency medical expenses related to COVID-19 are covered if you're diagnosed with it while you're in Canada or on a side trip. See the policy for full details on coverage.

**Travel Assistance Services** – not only is it available 24 hours a day, it can be provided in a number of different languages.

**Virtual Care** – Consult with a medical professional over the phone or video chat for minor emergencies like a sprained ankle – no need to visit the hospital! Please note the availability of Virtual Care depends on your symptoms and location.

**Direct Billing** – many health providers bill GMS directly, saving you out-of-pocket expenses.

**GMS Customer Service** – don't hesitate to call us with your questions and concerns.

For more information see a GMS insurance broker, visit our website at [www.gms.ca](http://www.gms.ca) or call 1.800.667.3699.

## GMS Immigrants & Visitors to Canada

Rates effective April 25, 2024

Age	Amount of Insurance	Daily Rate Schedule				Daily Rate x 365 Days			
		Deductible (per claim, all amounts in Canadian dollars)				Deductible (per claim, all amounts in Canadian dollars)			
		\$1,000	\$500	\$100	\$0	\$1,000	\$500	\$100	\$0
Under 18	\$25,000	\$1.64	\$1.79	\$2.09	\$2.44	\$598.60	\$653.35	\$762.85	\$890.60
	\$50,000	\$1.84	\$1.96	\$2.35	\$2.49	\$671.60	\$715.40	\$857.75	\$908.85
	\$100,000	\$2.39	\$2.49	\$3.01	\$3.25	\$872.35	\$908.85	\$1,098.65	\$1,186.25
	\$150,000	\$2.96	\$3.15	\$3.33	\$3.70	\$1,080.40	\$1,149.75	\$1,215.45	\$1,350.50
18-34	\$25,000	\$1.77	\$1.96	\$2.36	\$2.63	\$646.05	\$715.40	\$861.40	\$959.95
	\$50,000	\$2.00	\$2.12	\$2.59	\$2.74	\$730.00	\$773.80	\$945.35	\$1,000.10
	\$100,000	\$2.66	\$2.82	\$3.40	\$3.60	\$970.90	\$1,029.30	\$1,241.00	\$1,314.00
	\$150,000	\$3.32	\$3.55	\$3.77	\$4.13	\$1,211.80	\$1,295.75	\$1,376.05	\$1,507.45
35-54	\$25,000	\$2.08	\$2.30	\$2.73	\$3.03	\$759.20	\$839.50	\$996.45	\$1,105.95
	\$50,000	\$2.45	\$2.60	\$2.95	\$3.09	\$894.25	\$949.00	\$1,076.75	\$1,127.85
	\$100,000	\$3.21	\$3.26	\$4.13	\$4.49	\$1,219.10	\$1,189.90	\$1,507.45	\$1,638.85
	\$150,000	\$3.76	\$4.00	\$4.92	\$5.49	\$1,372.40	\$1,460.00	\$1,795.80	\$2,003.85
55-59	\$25,000	\$2.10	\$2.29	\$2.94	\$3.09	\$766.50	\$835.85	\$1,073.10	\$1,127.85
	\$50,000	\$2.47	\$2.62	\$2.95	\$3.10	\$901.55	\$956.30	\$1,076.75	\$1,131.50
	\$100,000	\$3.35	\$3.56	\$4.57	\$4.58	\$1,222.75	\$1,299.40	\$1,668.05	\$1,671.70
	\$150,000	\$3.76	\$3.98	\$4.95	\$5.45	\$1,372.40	\$1,452.70	\$1,806.75	\$1,989.25
60-64	\$25,000	\$2.89	\$3.17	\$3.94	\$4.12	\$1,054.85	\$1,157.05	\$1,438.10	\$1,503.80
	\$50,000	\$3.22	\$3.42	\$4.08	\$4.14	\$1,175.30	\$1,248.30	\$1,489.20	\$1,511.10
	\$100,000	\$3.73	\$4.00	\$4.78	\$5.06	\$1,361.45	\$1,460.00	\$1,744.70	\$1,846.90
	\$150,000	\$4.40	\$4.68	\$5.72	\$6.39	\$1,606.00	\$1,708.20	\$2,087.80	\$2,332.35
65-69	\$25,000	\$3.59	\$3.80	\$4.61	\$5.15	\$1,310.35	\$1,387.00	\$1,682.65	\$1,879.75
	\$50,000	\$3.99	\$4.76	\$5.41	\$6.02	\$1,456.35	\$1,737.40	\$1,974.65	\$2,197.30
	\$100,000	\$4.69	\$5.00	\$6.95	\$7.38	\$1,711.85	\$1,825.00	\$2,536.75	\$2,693.70
	\$150,000	\$5.88	\$6.24	\$8.72	\$9.18	\$2,146.20	\$2,277.60	\$3,182.80	\$3,350.70
70-74	\$25,000	\$5.58	\$6.12	\$7.47	\$9.06	\$2,036.70	\$2,233.80	\$2,726.55	\$3,306.90
	\$50,000	\$6.67	\$7.45	\$8.87	\$9.89	\$2,434.55	\$2,719.25	\$3,237.55	\$3,609.85
	\$100,000	\$7.59	\$8.06	\$10.56	\$11.77	\$2,770.35	\$2,941.90	\$3,854.40	\$4,296.05
	\$150,000	\$9.71	\$10.33	\$12.76	\$14.37	\$3,544.15	\$3,770.45	\$4,657.40	\$5,245.05
75-79	\$25,000	\$6.73	\$7.43	\$9.52	\$10.72	\$2,456.45	\$2,711.95	\$3,474.80	\$3,912.80
	\$50,000	\$8.48	\$9.83	\$11.02	\$12.28	\$3,095.20	\$3,587.95	\$4,022.30	\$4,482.20
	\$100,000	\$10.19	\$11.49	\$13.59	\$15.16	\$3,719.35	\$4,193.85	\$4,960.35	\$5,533.40
	\$150,000	\$12.23	\$12.97	\$16.52	\$18.43	\$4,463.95	\$4,734.05	\$6,029.80	\$6,726.95

Premium charged may be subject to tax.