

*health • drugs • dental • travel • hospital cash*

**Individual Health**



*You and the ones you love  
looking after you and the ones you love*



**Group Medical Services**

**INGLE™**  
**INTERNATIONAL**  
**1.800.360.3234**

Group Medical Services is the  
operating name for GMS Insurance Inc.

# Choose the plan that's right for you

## *It's about...* peace of mind.

Since 1949, Canadians have relied on Group Medical Services as their trusted health benefits provider. We help protect you and your family with flexible and affordable health insurance that supplements your provincial health plan. Choose the health plan and options best suited to meet your needs.

### **OmniPlan<sup>®</sup>**

Comprehensive health care insurance featuring our widest range of benefits, higher maximums, and access to health services across Canada.

### **ExtendaPlan<sup>®</sup>**

Extended coverage for emergencies, medical supplies, equipment, therapies and other health care needs in your province of residence.

### **BasicPlan**

Affordable coverage for unexpected emergencies with essential benefits not covered by your provincial health care plan.

### **Options**

Tailor your coverage with flexible options by including travel, prescription drugs, dental care and hospital cash with the health plan of your choice.

*This brochure is a summary of Group Medical Services Individual Health plans. Please refer to each plan or option policy wording for complete details. Waiting periods may apply to certain benefits.*

OmniPlan® is your premier health insurance choice with extensive coverage and health benefits. It's ideal for families and individuals wanting to incorporate health practitioner services, vision care, physiotherapy and massage therapy into their health plan. **With OmniPlan®, you are covered for health-related goods and services provided anywhere in Canada.**

## Health Benefits

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### **Featured health benefits in OmniPlan® include:**

- Health Practitioners - Massage Therapy, Chiropractor, Acupuncture, Naturopath, Podiatry, Chiropody, Physiotherapy, Clinical Psychology
- Vision (includes laser surgery, eye exams, glasses & contacts)
- Ambulance (includes both ground and air)
- Custom Foot Orthotics
- Diabetic Supplies & Equipment
- Preferred Hospital Rooms
- Hearing Aids
- Blood Pressure Monitors
- Walkers
- Motorized Scooters, Wheelchairs & Adjustable Beds
- Private Duty Nursing
- Oxygen Supplies & Equipment
- Ostomy Supplies & Equipment
- Mobility Aids
- Therapeutic Shoes
- Breast Prosthesis
- Accidental Injury to Natural Teeth
- Cast & Crutches
- Artificial Limbs, Eyes & Larynx
- In-Hospital Prescription Drugs
- Other Health Benefits, such as knee braces, wigs and splints
- Funeral Expenses (in the event of accidental death)

Add any of our flexible options to your OmniPlan® including Prescription Drug (Basic or Enhanced), Dental Care, Hospital Cash and Travel.

If you're looking for comprehensive health coverage, ExtendaPlan® may be right for you. You'll receive 22 important benefits, including those from BasicPlan, many with higher maximums. ExtendaPlan® provides coverage for emergencies, medical supplies, equipment and a variety of health specialists.

## Health Benefits

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### Featured health benefits in ExtendaPlan® include:

- Ambulance (includes both ground and air)
- Health Practitioners - Massage Therapy, Chiropractor, Acupuncture, Naturopath, Podiatry, Chiropody, Physiotherapy, Clinical Psychology
- Hearing Aids
- Diabetic Supplies & Equipment
- Preferred Hospital Rooms
- Custom Foot Orthotics
- Blood Pressure Monitors
- Walkers
- Motorized Scooters, Wheelchairs & Adjustable Beds
- Private Duty Nursing
- Oxygen Supplies & Equipment
- Ostomy Supplies & Equipment
- Mobility Aids
- Therapeutic Shoes
- Breast Prosthesis
- Accidental Injury to Natural Teeth
- Cast & Crutches
- Artificial Limbs, Eyes & Larynx
- In-Hospital Prescription Drugs
- Other Health Benefits, such as knee braces, wigs and splints

Add any of our flexible options to your ExtendaPlan® including Prescription Drug (Basic or Enhanced), Dental Care, Hospital Cash and Travel.

BasicPlan is your choice for health insurance at the lowest possible cost. BasicPlan provides 11 essential benefits not covered by your provincial health plan. With coverage in your province of residence, you'll be prepared for unexpected emergencies and protected from rising health care costs.

## Health Benefits

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### Featured health benefits in BasicPlan:

- Ground Ambulance
- Air Ambulance
- Walkers
- Motorized Scooters, Wheelchairs & Adjustable Beds
- Preferred Hospital Rooms
- Private Duty Nursing
- In-Hospital Prescription Drugs
- Casts & Crutches
- Accidental Injury to Natural Teeth
- Breast Prosthesis
- Artificial Limbs, Eyes & Larynx

Add any of our flexible options to your BasicPlan including Prescription Drug (Basic or Enhanced), Dental Care, Hospital Cash and Travel.

# Individual Plans at a Glance

## Help Me Choose

Benefits	BasicPlan	ExtendaPlan®	OmniPlan®
Ground Ambulance	\$2,000	Unlimited	✓
Air Ambulance	\$3,000	\$5,000	\$8,000
Private Duty Nursing	80% to \$1,500 (in hospital only)	80% to \$2,500	✓
Cast and Crutches	Unlimited	✓	✓
Wheelchairs, Scooters & Adjustable Beds*	100% to \$500/policy/5 years	100% to \$750/policy/5 years	100% to \$1,000/policy/5 years
Patient Walkers*	80% to \$300/policy/5 years	✓	✓
In-Hospital Prescription Drugs	\$1,000	✓	\$2,000
Breast Prosthesis	\$175/2 yrs single; \$350/2 yrs bi-lateral	\$325/2 yrs single; \$650/2 yrs bi-lateral	✓
Preferred Hospital Rooms	\$500	\$1,000	45 days to \$3,500
Artificial Limbs, Eyes & Larynx	\$5,000	✓	✓
Accidental Injury to Natural Teeth	\$500/injury	\$2,000/injury	\$5,000/injury
Health Practitioners		\$250 total	\$300 per speciality
Custom Foot Orthotics		80% - 1/5 yrs adults; 1/yr < 16 yrs	80% - 1/3 yrs adults; 1/yr < 16 yrs
Oxygen Supplies & Equipment		\$500/yr; \$1,500 lifetime maximum	\$500/yr; \$2,500 lifetime maximum
Hearing Aids*		\$500/5 years	\$800/5 years
Diabetic Supplies & Equipment		\$300	✓
Ostomy Supplies & Equipment		\$300	✓
Blood Pressure Monitors		1/policy/5 years	✓
Mobility Aids		\$300/policy/year	✓
Therapeutic Shoes		\$200	✓
Out of Province Referral		\$50,000/lifetime	✓
Other Health Benefits		\$500	✓
Funeral Expenses (in the event of accidental death)			\$4,000
Eye Exam			\$60/2 years
Eye Glasses, Contacts, Laser Surgery			\$150/2 years
	Goods may be purchased anywhere in Canada. Services can only be received in your province of residence.	Goods may be purchased anywhere in Canada. Services can only be received in your province of residence.	Goods and services may be purchased anywhere in Canada.
Options	Prescription Drug (Basic or Enhanced), Dental Care, Hospital Cash and Travel Options available with any Health Plan		

✓ Coverage same as previous column.

\* Benefit available after one year of continuous membership.  
A 30 day waiting period applies to all other benefits.

# Options

Consider adding one or more of these flexible options to your BasicPlan, ExtendaPlan® or OmniPlan® selection.

## Prescription Drug

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Enhance your health plan with Prescription Drug coverage. Unlike competing plans which charge you complicated percentages of your prescription drug costs, you'll pay only a \$4.00 per prescription fee and your pharmacy will bill us directly for the rest. Easy to understand, easier to swallow.

- Payment up to \$3,500 for formulary drugs
- You only pay \$4 for each eligible prescription
- Use your GMS Prescription Drug Card and the pharmacy bills GMS direct
- Current medications are not eligible for coverage

*Drug benefits are subject to a 30 day waiting period. Some drug exclusions may apply.*

## Prescription Drug - Enhanced

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Those with pre-existing medical conditions will find the Prescription Drug - Enhanced option their preferred choice with an enhanced maximum and coverage for pre-existing prescriptions up to \$500 per plan year.

- Payment to an overall maximum of \$5,000 for formulary drugs, including \$500 for pre-existing medications
- Coverage for oral contraceptives and contraceptive devices
- You only pay \$4 for each eligible prescription
- Use your GMS Prescription Drug Card and the pharmacy bills GMS direct

*Drug benefits are subject to a 30 day waiting period. Some drug exclusions may apply.*

## Hospital Cash

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Make your extended hospital stay more pleasant with hospital cash to pay for out-of-pocket expenses like in-room television and telephone. Daily cash allowances of \$100 per day enhance your personal comfort.

- \$100 per day up to 30 consecutive days of hospitalization
- Coverage begins on the fourth day of hospitalization for accident or illness and on the seventh day of maternity stays

*Hospital Cash benefits are subject to a 30 day waiting period.*

## Dental Care

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Stay on top of your preventative dental care with basic services including oral exams and polishing. You're also covered for major dental services such as crowns, bridges and dentures. Use your GMS Dental Card at participating dentists who will bill GMS directly.

### Featured Benefits:

- Use your GMS Dental Card and participating dentists will bill GMS directly for our percentage of the covered benefits
- Basic services include oral exams, scaling, polishing, fillings, uncomplicated extractions, endodontics, periodontics, oral surgery and repairs to dental appliances
- Major services include crowns, bridges, dentures and gold inlays and onlays
- 1st year: 75% Basic to a maximum of \$500 per person
- 2nd year: 80% Basic/50% Major to a maximum of \$750 per person
- 3rd year & up: 80% Basic/50% Major to a maximum of \$1,000 per person

*Dental benefits are subject to a three-month waiting period.*

## Travel

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Whether you are travelling within Canada or abroad, you'll be insured with the most affordable, annual emergency medical coverage for an unlimited number of trips. You'll have no eligibility questions to answer and a pre-existing condition period as low as 90 days. Receive 24-hour worldwide assistance to help obtain treatment and coordinate care.

### Out of Canada (For those under 80 years of age)

- Choose 15, 30 or 48 days per trip, up to \$2,000,000 coverage
- For trips longer than 30 days, ask us about GMS TravelStar®

### In Canada

- 180 days per trip, all age groups

# President's Message

## Welcome!

Group Medical Services has been serving the health and travel insurance needs of thousands of Canadians – your friends and neighbours – since 1949. At GMS, we provide insurance coverage tailored to your personal needs, at an exceptional value, while making the entire process pleasant and easy to understand.

Our health care system has undergone significant changes in recent years. So have advances in medical technology, treatment and medications. Like many of you, I wonder if our provincial health plans will provide the kind of coverage my family deserves.

To help make sense of it all, our team of experts – a network of trusted insurance brokers and our friendly, knowledgeable Customer Care Centre staff – will provide you with personal service, helping you select the coverage plan and options that are right for you. And our website, [www.gms.ca](http://www.gms.ca), provides complete up-to-date information – 24/7.

Thank you for considering Group Medical Services. We are truly committed to looking after you and the ones you love.

Shirley Raab  
President and CEO



## Also available from Group Medical Services

- ✓ TravelStar® Daily Travel Insurance
- ✓ Annual Travel Insurance Plans
- ✓ Trip Cancellation & Interruption Insurance
- ✓ Baggage & Personal Effects Insurance
- ✓ Special Risk Baggage Coverage for Laptops & Sports Equipment
- ✓ All-Inclusive Vacation Insurance Plan
- ✓ Health and Travel Insurance for Students
- ✓ Health Insurance for Immigrants and Visitors to Canada
- ✓ Conversion from Group to Individual Health Plans
- ✓ Group Benefit Plans

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