

# 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

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



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Underwritten by Group Medical Services

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## StudentPlan Emergency Medical Insurance



# Studying out-of-province or in another country?

StudentPlan provides coverage for numerous emergency medical services not covered by provincial health plans, including x-rays and physician's fees — even basic hospital room and board charges.

Concentrate on your studies feeling protected with GMS StudentPlan.

**Low Premiums** – up to \$2 million in coverage is available for one low monthly rate.

**Tax Returns** – claim your StudentPlan premiums as eligible medical expenses under the Canadian Federal Income Tax Act.

**Direct Billing** – save on out-of-pocket expenses, as many health care providers will bill GMS directly.

**Coverage for Athletes** – protects student athletes from injuries resulting from participation on official university sports teams.



## StudentPlan

Age	Monthly Rate (no deductible)		
	Single	Couple	Family
Under 35	\$50	\$99	\$149
35 - 54	\$77	\$153	\$230

## StudentPlan with Sports Participation Coverage

Age	Monthly Rate (no deductible)		
	Single	Couple	Family
Under 35	\$105	\$154	\$204
35 - 54	\$161	\$238	\$315

- Your premium may be subject to tax
- Purchase 4-12 months of coverage in monthly increments
- Single covers one person
- Couple covers two adults, or one person with one dependant
- Family covers two adults with one or more dependants, or one person with two or more dependants

## Benefits

StudentPlan provides the following benefits, up to \$2 million in coverage per calendar year.

**Hospitalization** – 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 emergency room charges.

**Prescription Drugs** – Drugs and medication prescribed in an emergency situation up to \$1,000.

**Road Ambulance** – Use of a licensed road ambulance in an emergency situation.

**Air Ambulance** – Charges for the use of an air ambulance or regularly scheduled airline to transport you back to your province of residence.

**Special Attendant** – Reimbursement of the cost of one return trip airfare for a medical attendant to accompany you back to your province of residence.

**Return of Family Member** – Reimbursement of the cost of one return trip airfare for a family member to accompany you back to your province of residence.

**Paramedical Services** – Charges for the use of an osteopath, physiotherapist, chiropractor, chiroprapist, and/or podiatrist.

**Health Practitioners** – Services of a registered mental health professional up to \$300.

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

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

**Family to Bedside** – Reimbursement for the cost of one airfare for a family member to accompany you at your bedside.

**Family Transportation** – Charges for the cost of one airfare and \$300 for room and board for a family member to identify the deceased.

**Coverage Continuation** – If hospitalized and your plan expires, your coverage continues until 72 hours after discharge from hospital.

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

**24-Hour Travel Assistance** – Wherever you are, our travel assistance firm will verify your coverage and make hospital and emergency arrangements for you.

**StudentPlan with Sports Participation Coverage** – With this plan, students playing competitive sports on official university sports teams are covered for medical expenses that are a result of participation in their sport.

*This brochure is a summary. Please refer to the policy wording for full details. Maximums and conditions apply.*

## Questions?

See your local **GMS insurance broker**, visit **www.gms.ca**, or call **1.800.667.3699**. We'd be happy to answer any of your questions.