



My Health Coverage

Simple, flexible individual health benefits designed to grow with you.

Rates effective May 6, 2026



Your claims made easy



Direct bill.

Use your GMS card at participating health practitioners. They'll send us the bill for covered costs, so you don't have to.



24/7 Access.

Registering for a My GMS account is easy. Once you're in, you can submit claims online, set-up direct deposit, track your payments, and more.

GMS Care Network: Around-the-clock care

GMS Care Network is our signature assistance program available to all **My Health** customers. It's a network of virtual secure services that support your overall wellbeing.

You can access GMS Care Network by phone, online, or through a mobile app.

WHAT'S INCLUDED:



Telemedicine

Meet with licensed Canadian general practitioners by phone, or text. This service supports medical needs, prescriptions, and general health questions. Available 24/7, as often as you need it — so you can manage your health from the comfort of your home.



Online Pharmacy

Access an online pharmacy with prescription delivery right to your door. Easily order, refill, and manage your medications from anywhere, helping you save time and stay on track with your treatment.



Mental Health Support

Access a range of mental health services, including counselling for individuals and couples, plus additional coaching to support emotional well-being and everyday challenges.



Personalized Nutrition

Receive personalized nutrition support tailored to your goals, including consultations and guidance to help you build healthier habits and improve your overall wellness.

The GMS Community Investment

When you choose GMS for your health and travel insurance, you're not only protecting yourself, your travels, and your loved ones—you're investing in the health of your community too.

Thanks to our customers, we've reinvested millions of dollars into health-focused community initiatives to help provide access to quality health care.

Why GMS?

We're changing the way Canadians get insurance. We want you to feel confident in your insurance choices. No matter when or where you interact with us, you can expect ease and transparency. Honestly.



Comprehensive coverage.

You know best what you need to feel good. Our plans cover all the bases—all you have to do is pick one and customize to your liking and lifestyle.



Convenient claims.

Submit your claims online to get cash back sooner or find participating health providers who will send us the bill, so you don't have to.



Expert help when you need it.

The GMS Customer Care team is here to answer questions and help you find the best plan for you.

Simple, transparent digital experience

With **My Health**, managing your plan is easy and secure using the GMS customer portal. You can:

- View your dynamic schedule of benefits and track your remaining coverage in real time.
- Send secure messages about your plan and your benefits, keeping your personal information safe.
- Access your contract and policy information and check your plan payment details, including the next payment date and payment method.
- Submit plan requests directly through the portal, including updates, changes, or cancellations.

Health Insurance, honestly

There's a lot of mistrust when it comes to insurance. We're working to change that.

GMS health and travel plans are easy to choose, easy to use, and easy to understand. That's why Canadians have counted on GMS for quality coverage since 1949.

The same pioneering spirit that started our story more than 75 years ago is what drives us to do things differently today. This is our promise to you.

Comprehensive coverage, made simple

My Health is a health insurance plan that is easy to understand and built to meet your benefits needs.

Get health, drug, dental, and Travel Emergency Medical coverage in one bundled solution. With flexible tiers and add-on options, you can choose the coverage that works best for you while delivering value, convenience, and efficiency.

MY HEALTH COVERAGE

Feel confident knowing you're protected against expected and unexpected healthcare costs.

The **My Health** plan bundles together a range of vision, paramedical, mental health, medical supplies, emergency support, drug, dental, and travel benefits. Then, you can choose from flexible benefit options to personalize your **My Health** plan with:

 Additional tiers of increasing Health coverage for vision, paramedical, mental health, medical supplies, emergency support.

 Additional tiers of Prescription Drugs coverage: Up to \$6,000 of coverage per person per year, including \$1,000 for drugs prescribed for pre-existing conditions.

 Additional tiers of Dental Care coverage for basic dental services such as exams and fillings, major services such crowns, bridges, and dentures, and orthodontics.

GMS My Health: Bundle your coverage your way.

Personalize your Health, Drug, and Dental tier that fits you

Health Benefits	Tier 1	Tier 2	Tier 3	Limitations, Exceptions, and Other Info
Vision Care				
Eye exams	1 eye exam	1 eye exam	1 eye exam	Per 2 years No coinsurance
Prescription Eyewear (glasses, sunglasses, contact lenses, refractive laser eye surgery)	x	\$150	\$250	Per 2 years No coinsurance
Paramedical and Mental Health Practitioners				
Health Practitioners (acupuncture, massage therapy, chiropractic, physiotherapy/athletic therapist, naturopath, speech therapist, chiropody/podiatry, dietician, osteopath)	\$250 per year combined max.	\$350 per practitioner max.	\$500 per practitioner max.	Per Year No Coinsurance
Mental Health Practitioners (Psychologist, social worker, psychotherapist, clinical counsellor)	\$500 per year combined max.	\$1,000 per year combined max.	\$1,500 per year combined max.	Per Year No Coinsurance \$100 max. per visit
Medical Equipment and Supplies	\$1,500 combined max.	\$3,000 combined max.	\$5,000 combined max.	Per year
Private Duty Nursing	\$1,500	\$3,000	\$5,000	Per year
Orthopedic Shoes	\$50	\$150	\$250	Per year
Mobility Supplies and Mobility Aids	\$150	\$300	\$500	Per year
Braces and Splints	1 per limb	1 per limb	1 per limb	Per year
Compression Stockings	1	2	4	Per year
Oxygen Equipment and CPAP Supplies	\$200	\$350	\$500	Per year
CPAP Machine	\$500	\$1,500	\$2,500	Lifetime max.
Ostomy Supplies	\$300	\$500	\$1,000	Per year
Breast Prostheses and Surgical Bras	x	2 breast prosthesis 1 surgical bra	2 breast prosthesis 2 surgical bra	Per 2 years
Custom Made Foot Orthotics	1 pair	1 pair	1 pair	Adults: Per 3 years Children (<16 yrs): Per year
Blood Pressure Monitors	x	1	1	Per 5 years
Hearing Aids	\$200	\$500	\$800	Per 5 years
Patient Walkers	\$100	\$200	\$300	Per 5 years
Wheelchairs, Motorized Scooters and Hospital Beds	\$1,500	\$3,000	\$5,000	Lifetime max.
Prosthetic Appliances	\$1,500	\$3,000	\$5,000	Lifetime max.
Flash Glucose Monitors (FGM)/Continuous Glucose Monitors (CGM)	\$500	\$1,500	\$2,500	Per year
Diabetic Supplies and Equipment	\$100	\$300	\$500	Per year
Blood Glucose Monitor	1 (incl. in \$100 diabetic supplies max.)	1 (incl. in \$300 diabetic supplies max.)	1 (incl. in \$500 diabetic supplies max.)	Per 5 years
Emergency Support				
Air Ambulance	Unlimited	Unlimited	Unlimited	Unlimited
Road Ambulance	\$1,000	\$1,500	\$2,000	Per year
Hospital Semi-Private Room	15 days: \$1,000	30 days: \$2,000	45 days: \$3,500	Per year
Accidental Injury to Natural Teeth	\$2,000	\$5,000	\$10,000	Per injury

Travel Emergency Medical <i>Included in your Health benefits and matches your selected Health tier.</i>	Tier 1	Tier 2	Tier 3
Out of Country	8 days	30 days	63 days
In Canada	183 days	183 days	183 days
Overall Maximum	\$2M	\$2M	\$2M

Drugs Benefits <i>\$6 per prescription deductible (No annual deductible); no coinsurance; no waiting period; no dispensing fee cap</i>	Tier 1	Tier 2	Tier 3	Tier 4
Basic Non Pre-Existing Condition(s)	\$300	\$1,000	\$3,500	\$6,000
Enhanced Pre-Existing Condition(s)	x	x	\$800	\$1,000

Dental Benefits <i>No annual deductible</i>	Tier 1 Basic only	Tier 2 Basic + Major	Tier 3 Basic + Major	Tier 4 Basic + Major	Llimitations, Exceptions, & Other Information
Annual Maximum	Year 1: \$500 Year 2: \$500 Year 3: \$500	Year 1: \$500 Year 2: \$750 Year 3: \$1,000	Year 1: \$600 Year 2: \$850 Year 3: \$1,500	Year 1: \$750 Year 2: \$1,000 Year 3: \$2,000	3 month waiting period
Basic Coinsurance	50%	80%	80%	100%	3 month waiting period
Major Coinsurance	x	50%	50%	60%	12 month waiting period
Orthodontics (Dependent children under 18)	x	x	x	50%	\$2,500 Lifetime maximum 2 year waiting period

Add-on Coverage

- + **Hospital Cash:** Coverage for extended hospital stays, with \$100 per day to a maximum of **\$3,000** per year.
- + **Travel Emergency Medical:** Coverage for trips within and outside of Canada. Increase travel by 15, 30, or 48 days per trip.

My Health plans are available for individuals, couples, and families.

Also available from GMS:



GROUP BENEFIT PLANS

Insured benefit packages perfect for small and medium-sized companies.



REPLACEMENT HEALTH

Leaving a group plan? Continue your health services and support without interruption.



TRAVELSTAR® TRAVEL INSURANCE

Quality coverage for medical emergencies, trip disruptions, and lost, damaged, or delayed bags.



VISITORS TO CANADA INSURANCE

Emergency medical insurance for new arrivals or visitors to Canada.





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