

**GMS Personal Health Coverage: Ontario Rate Schedule**  
 Monthly Rates Effective December 15, 2020

	Age	Health Plan Type			Additional Coverage Options						
		BasicPlan	ExtendaPlan*	OmniPlan*	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
SINGLE	Under 35	\$5.25	\$14.25	\$32.25	\$21.25	\$68.75	\$56.75	\$9.25	\$3.50	\$6.25	\$9.50
	35 - 44	\$5.50	\$15.75	\$33.75	\$29.00	\$81.75	\$57.75	\$9.50	\$4.50	\$7.25	\$10.25
	45 - 54	\$5.75	\$16.00	\$33.75	\$36.50	\$94.75	\$57.75	\$9.75	\$5.00	\$8.25	\$12.00
	55 - 59	\$7.50	\$16.00	\$34.00	\$40.00	\$96.75	\$56.25	\$11.50	\$6.50	\$9.75	\$14.50
	60 - 64	\$8.00	\$17.50	\$37.00	\$47.50	\$113.25	\$56.25	\$14.75	\$9.25	\$13.00	\$19.25
	65 - 69	\$9.00	\$23.25	\$41.25	\$28.00	\$63.00	\$60.75	\$27.25	\$10.75	\$16.50	\$32.00
	70 - 74	\$11.25	\$34.25	\$43.75	\$28.25	\$66.00	\$60.75	\$29.75	\$14.00	\$19.50	\$42.25
	75 - 79	\$13.25	\$39.75	\$49.00	\$30.25	\$69.50	\$60.75	\$32.50	\$15.50	\$27.75	\$58.50
80 +	\$15.00	\$45.75	\$52.50	\$30.25	\$70.50	\$60.75	\$42.25	\$5.25	\$5.75	\$5.75	

	Age	Health Plan Type			Additional Coverage Options						
		BasicPlan	ExtendaPlan	OmniPlan	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
COUPLE	Under 35	\$9.00	\$22.75	\$52.25	\$38.25	\$115.00	\$113.75	\$17.25	\$8.25	\$12.00	\$18.00
	35 - 44	\$9.75	\$24.00	\$54.25	\$55.00	\$146.50	\$116.25	\$18.25	\$9.50	\$14.00	\$20.50
	45 - 54	\$10.50	\$25.25	\$54.50	\$65.75	\$166.75	\$116.25	\$19.25	\$10.00	\$16.00	\$23.50
	55 - 59	\$13.25	\$25.75	\$54.75	\$72.25	\$174.25	\$112.75	\$22.25	\$12.50	\$19.25	\$27.75
	60 - 64	\$15.00	\$28.25	\$59.75	\$84.75	\$203.75	\$112.75	\$28.00	\$17.50	\$26.75	\$39.25
	65 - 69	\$16.75	\$39.50	\$68.00	\$53.25	\$114.50	\$122.00	\$52.25	\$23.00	\$33.50	\$62.75
	70 - 74	\$20.75	\$54.75	\$73.00	\$53.50	\$119.25	\$122.00	\$58.00	\$27.75	\$38.75	\$84.25
	75 - 79	\$25.50	\$63.75	\$87.50	\$56.50	\$125.50	\$122.00	\$61.75	\$32.00	\$54.25	\$115.25
80 +	\$30.75	\$74.50	\$97.25	\$57.00	\$129.25	\$122.00	\$80.50	\$10.00	\$32.50	\$62.75	

	Age	Health Plan Type			Additional Coverage Options						
		BasicPlan	ExtendaPlan	OmniPlan	Basic Prescription Drugs	Enhanced Prescription Drugs	Dental Care	Hospital Cash	Annual Travel 15 Days	Annual Travel 30 Days	Annual Travel 48 Days
FAMILY	Under 35	\$9.75	\$28.50	\$77.00	\$38.75	\$140.00	\$170.50	\$25.25	\$9.50	\$13.75	\$20.25
	35 - 44	\$11.25	\$30.50	\$78.25	\$57.00	\$172.00	\$175.00	\$26.50	\$10.00	\$15.25	\$23.25
	45 - 54	\$12.25	\$30.75	\$76.25	\$72.25	\$205.00	\$175.00	\$27.25	\$10.50	\$18.00	\$27.50
	55 - 59	\$14.00	\$32.00	\$74.50	\$79.25	\$214.25	\$169.50	\$31.00	\$14.50	\$22.25	\$32.00
	60 - 64	\$17.50	\$35.75	\$78.50	\$94.25	\$250.25	\$169.50	\$36.00	\$19.25	\$28.75	\$43.25
	65 - 69	\$19.00	\$49.50	\$87.00	\$55.25	\$143.00	\$183.50	\$65.50	\$24.75	\$37.75	\$70.75
	70 - 74	\$23.50	\$71.25	\$92.50	\$56.75	\$148.75	\$183.50	\$69.75	\$30.50	\$42.75	\$95.00
	75 - 79	\$27.00	\$79.75	\$104.50	\$59.00	\$155.75	\$183.50	\$74.75	\$34.75	\$62.25	\$130.75
80 +	\$32.50	\$92.50	\$110.00	\$59.25	\$159.50	\$183.50	\$94.75	\$23.50	\$35.25	\$66.00	

**When determining your monthly rate:**

- Family means three or more.
- For Couple or Family, the oldest person on the application determines the rate.
- For a Family with more than six people, add 30%.
- Additional Coverage Options can only be purchased with a health plan.

- Applicants 80 years of age or older are only eligible for travel coverage in Canada.
- Based on your medical history, you may be assessed a premium adjustment, be excluded for certain benefits or be declined coverage.

# 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.



**Immigrants & Visitors to Canada**

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



**StudentPlan**

Emergency medical and travel coverage perfect for post-secondary students studying away from home, within Canada or abroad.



**Group Benefit Plans**

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

**Group Medical Services**

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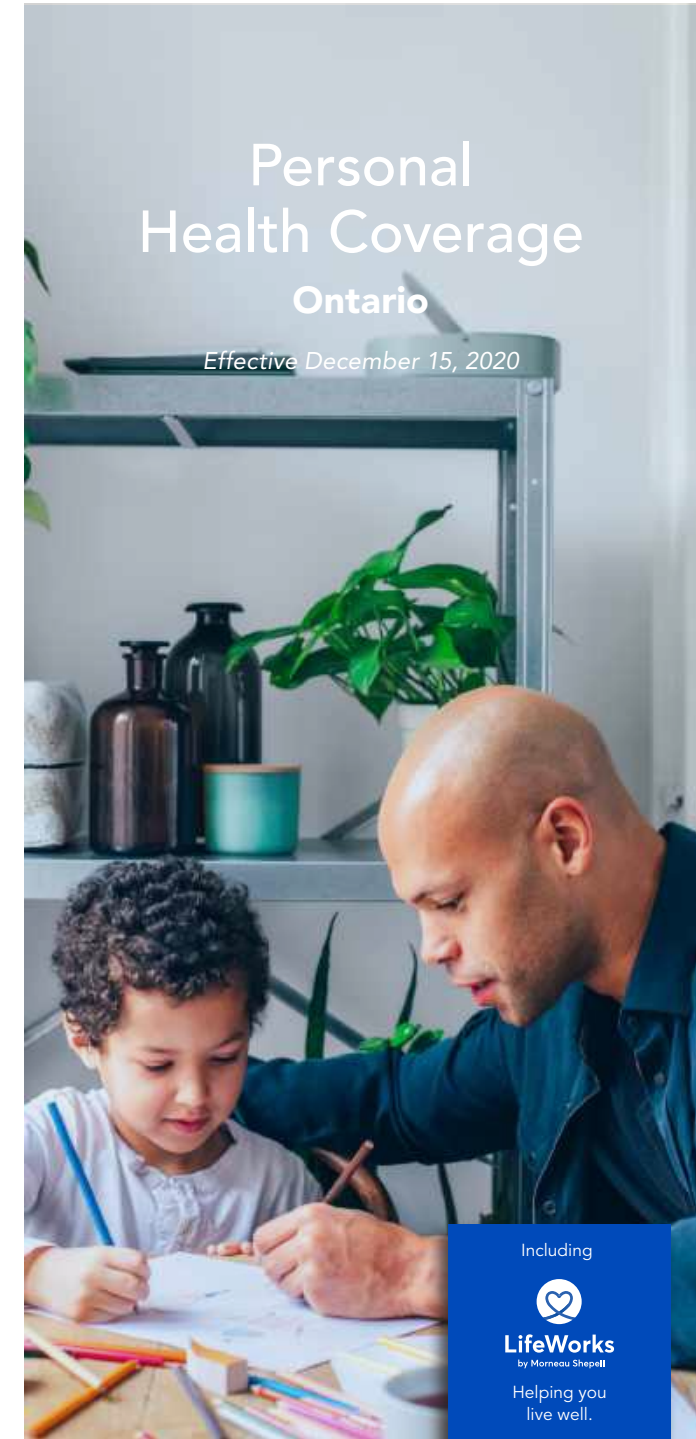
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 Underwritten by Group Medical Services

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## Personal Health Coverage Ontario

Effective December 15, 2020



Including



**LifeWorks**  
 by Morneau Shepell

Helping you live well.

# A Personal Health Plan from GMS helps you **take care of your health and wellness** so you can enjoy life to it's fullest.

- ✓ **Not enough coverage through work?**
- ✓ **Starting your own business?**
- ✓ **Retiring soon?**
- ✓ **Need coverage for everyday and emergency expenses?**

No matter what stage of life you're in, health insurance from GMS is just what the doctor ordered.

## Choose the plan right for you.

### BASICPLAN

Emergency medical coverage, with a few extras, at the lowest possible cost. Our BasicPlan covers the essentials your provincial health plan doesn't – including air and ground ambulance, preferred hospital rooms, acupuncture, naturopath visits and more.

### EXTENDAPLAN®

Our most popular plan. With all the benefits of BasicPlan and more, ExtendaPlan also covers physiotherapy, massage therapy, hearing aids, vision care, and a range of medical equipment and supplies.

### OMNIPLAN®

Our most extensive benefits package, OmniPlan can help you keep your family in better health with greater coverage for physiotherapy, massage therapy, eye exams and glasses.

## Personalize your plan with affordable Additional Coverage Options.

### Dental Care

Just what you need to keep that smile in tip-top shape. Coverage for checkups, cleanings, x-rays, fillings, dentures, crowns, bridges and more.

Year 1	\$500 for basic dental services.
Year 2	\$750 for basic and major dental services.
Year 3+	\$1,000 for basic and major dental services.

Co-pays apply to all dental claims.

### Basic Prescription Drugs

We'll pay up to \$3,500 per person for newly prescribed drugs listed under your provincial government drug plan (formulary), including birth control. You only pay a \$4 deductible for each eligible prescription.

### Enhanced Prescription Drugs

Up to \$5,000 in coverage for newly prescribed drugs listed under your provincial government drug plan (formulary), including birth control. \$800 of the \$5,000 can be used to cover: drugs not covered under your provincial government drug plan; drugs for pre-existing conditions; special status drugs; and select lifestyle drugs. Like Basic, you only pay a \$4 deductible for each eligible prescription.

### Annual Travel Coverage

Medical emergencies outside your province of residence or abroad can be very expensive. Fortunately, our Annual Travel option is anything but. It provides \$2 million in coverage for medical emergencies (including COVID-19 up to \$500,000), for trips you take throughout the year. Covered trips can be up to 15, 30 or 48 days. The choice is yours.

### Hospital Cash

In the event of an extended hospital stay, Hospital Cash provides coverage for out-of-pocket expenses such as in-room television, Wi-Fi, telephone service and parking costs. Up to \$100 per day to a maximum of \$3,000 per policy year.

## LifeWorks: Helping you live well.

Included with every plan, LifeWorks is an award-winning program of services, resources, tools, discounts, perks, and more to help you on your journey to total wellbeing. Access them over the phone, on your desktop, or through the LifeWorks mobile app.

Here's how LifeWorks can help you and your family.

### Assistance

24/7 access to confidential professional help for things such as:

- emotional or physical support;
- marital or family relationship concerns;
- financial or legal challenges;
- work-related stress;
- career counselling;
- alcohol or drug abuse; and
- dealing with a loss.

### Wellness

Personalized recommendations and tools to help inspire your wellness journey. Access an extensive library of helpful articles, a news feed you can personalize to read about topics important to you, health assessments, personal challenges, coaching and incentives to help keep you on track, and perks like exclusive offers and discounts from major brands.

LifeWorks is provided by Morneau Shepell, a leading provider of world-class solutions for mental, physical, social, and financial wellbeing. With over 50 years of experience, Morneau Shepell brings a wealth of experience to the table to help you truly live well.



## Making things easy.

### Skip the claim

Every plan comes with a GMS pay-direct card. Use it at participating health practitioners such as acupuncturists, massage therapists, and physiotherapists. They'll bill us directly for covered costs. No need to pay out of pocket and then submit a claim. If you add drug or dental coverage, you can also use our pay-direct card at participating pharmacies and dentists.

### 24/7 Access

With our plans you can register for a My GMS account on gms.ca. An account lets you submit claims online, see your policy, find health care providers accepting GMS pay-direct cards near you and more. Plus you can sign up to have claim payments directly deposited to a bank account, no need to wait for a cheque in the mail!

## GMS Personal Health Coverage: Plan Comparison

Benefits (per person)	BasicPlan (the classic)	ExtendaPlan (the fan favourite)	OmniPlan (the works)
Vision Care	n/a	80% to \$200 per 2 years	90% to \$250 per 2 years
Health Practitioners	70% to \$250 combined maximum Acupuncturist, Chiropractor/ Podiatrist, Naturopath, Dietitian, Osteopath	80% to \$350 combined maximum Acupuncturist, Chiropractor, Chiropractor/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist	90% to \$300 maximum per specialty Acupuncturist, Chiropractor, Chiropractor/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist
Counselling Services <i>Psychologist, Psychotherapist, &amp; Registered Social Worker</i>	n/a	\$65 per visit, 10 visits combined	\$65 per visit, 15 visits combined
Speech Pathologist/Therapist	\$45 per visit, 5 visits combined	\$45 per visit, 10 visits combined	\$45 per visit, 10 visits combined
Hearing Aids	n/a	\$500 per 5 years	\$800 per 5 years
Health Supplies & Equipment	n/a	\$500	\$500
Diabetic Supplies & Equipment	n/a	\$300	\$300
Oxygen Equipment	n/a	\$500 per year \$1,500 lifetime maximum	\$500 per year \$2,500 lifetime maximum
Blood Pressure Monitors	n/a	1 per policy per 5 years	1 per policy per 5 years
Custom Made Foot Orthotics	n/a	80% - 1 per 5 years for adults 1 per year for children under 16	80% - 1 per 3 years for adults 1 per year for children under 16
Orthopedic Shoes	n/a	\$225	\$225
Mobility Aids	n/a	\$300	\$300
Ostomy Supplies	n/a	\$300	\$300
Ambulance	\$2,000	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	\$500	\$1,000	45 days to \$3,500
Private Duty Nursing	80% to \$1,500 (in-hospital only)	80% to \$3,000	80% to \$5,000
Accidental Dental	\$500 per injury	\$2,000 per injury	\$5,000 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds	\$500 per 5 years	\$750 per 5 years	\$1,000 per 5 years
Prosthetic Appliances	Artificial eyes, limbs, breasts, and surgical bras	Artificial eyes, limbs, breasts, and surgical bras	Artificial eyes, limbs, breasts, and surgical bras
Patient Walkers	80% to \$300 per 5 years	80% to \$300 per 5 years	80% to \$300 per 5 years
LifeWorks	Included	Included	Included

Don't forget you can add coverage for prescription drugs, dental care, travel and hospital cash.



**Protecting your plan.** We're committed to preventing fraud to make sure we can offer you a stable and reliable plan.

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



## Questions?

See your GMS broker, visit [gms.ca](http://gms.ca) or call **1.800.667.3699**. We can help you choose the best coverage for your wellbeing.