



Group Medical Services



We treat each customer
like they're family.

A Fresh Choice

Health, Travel and Group Coverage

G-M-S



Group Medical Services

since 1989





Who We Are

Based in Regina, Saskatchewan, Group Medical Services has been providing health and travel insurance to groups and individuals since 1949. As the health care delivery systems and technology evolved over the years, so too did the products, services and delivery mechanisms of Group Medical Services, responding to meet the changing environment and the needs of our customers. What has not changed is our unwavering commitment to our customers and brokers, to provide the quality, value and exceptional service that they've come to rely upon. Today we continue to offer a comprehensive choice of health and travel plans for individuals and groups along with a full range of employee benefits for businesses and associations. In 2003, GMS Insurance Inc., a wholly owned subsidiary of Group Medical Services, was formed to provide the same level of choice and expertise in products and services to other regions of Canada.

A Rich History of Service and Innovation

Group Medical Services was established in 1949 through an amalgamation of two medical insurance plans, a subscriber cooperative and a physician-sponsored plan. This unique partnership brought consumers and medical professionals together with a common goal of providing the best possible health coverage. More than five decades later, this simple yet powerful goal remains at the core of our operations.

Following the introduction of publicly funded medicare, Group Medical Services moved quickly to bridge the gap between the publicly funded services and the needs of its customers. We introduced coverage for health care costs not paid for by government, such as prescription drugs, ambulance services and private duty nursing. These core benefits are still the building blocks of the plans offered today.

**We are unwavering in our commitment
to provide products and services that offer you
value and peace of mind, now and in the future.**

GMS underwrites all of its health, dental and travel plans. This cradle-to-grave approach keeps us in constant touch with our customers and streamlines the administration and claims process.

While we have focused on our expertise in the health and travel insurance area, business and strategic partners have helped us expand our products and services to meet the ever changing needs of our customers. Through our subsidiary, GMS Insurance Inc. we have further diversified and expanded our geographic boundaries from Saskatchewan to other provinces of Canada.

The insurance industry is dominated by large companies that often take a “one size fits all” approach. Mergers and acquisitions also often erode consumer choice. Group Medical Services pursued steady growth through our proven formula of product knowledge, personalized service in all aspects of our business and strong support for local brokers. Our size allows us to remain flexible and able to effectively service both small and large business as well as individual customers. By maintaining our commitment to provide choice, value and superior service, we continue to build on the solid foundation we created in 1949. By exploring new opportunities and innovative ways of delivering our products and services, we are positioned for long-term success. The combination of tradition and innovation has been Group Medical Services’ recipe for success.

A Healthy Community

GMS is committed to social responsibility and good citizenship. We have a long tradition of participating in the community and supporting leadership in health care through targeted donations.





What We Do

Our goal is to be the health and travel insurance provider of choice for individuals and employers in the communities we serve. Our mission is to provide choice, value and exceptional service to customers. We achieve this by calling on decades of experience to offer customers a choice of plans and options that best suits their needs and their budget.

Our customer base includes individuals, families, and employee groups. We offer a choice of health and travel insurance options, as well as group life and disability products.



We make your travel
experience worry-free.

Individual Health

Our customers choose from basic health coverage to comprehensive benefits that cover most medical and therapeutic treatments. Options for prescription drugs, dental care, annual travel plans and hospital cash can also be added to any of our individual health plans. Therefore, customers can choose the coverage that best fits their needs and budget. We also offer group replacement plans for persons coming off work sponsored health plans.

Employee Benefits

GMS knows that every business is unique, and so are its employee benefit needs. That's why a **GMS Group Advantage[®]** Plan can be tailored to suit your specific requirements. We offer a range of health care options that can be combined to provide you with a health plan that meets your needs and your budget. Plans include all health and dental coverage as well as life and disability products. We recognize that an investment in the health of your employees helps to recruit and retain these valuable resources.

Travel Insurance

We are the travel insurance specialists! We draw upon our extensive experience in meeting the diverse travel needs of our customers. Out of Canada medical coverage is sold on a daily basis for short and long term travel. Whether you are going for a short excursion, are a snowbird spending six months in a southern sunny climate or a young person traveling abroad for a year, coverage is available for you. We also offer annual travel plans allowing you to take multiple trips during the year.

There are also tailored plans for students studying outside of their province of residence or Canada and for groups traveling for sports or pleasure.

Trip cancellation, interruption and lost or stolen baggage coverage is available to help customers get a full range of protection for their vacation dollars. Combine this with medical emergency coverage for an all-inclusive plan.

Of course, unforeseen circumstances are especially stressful when traveling or living away from home. That's why we offer worldwide 24-hour travel assistance. Our caring and highly skilled staff will guide you through any situation you may encounter. We're committed to looking after your needs whenever you leave the comfort of home.



How We Do It

We're Big Enough to Do the Job . . . Small Enough to Do it Right

GMS combines the best of both worlds – a small yet professional choice in an industry full of large, and often impersonal companies. As a private corporation, we can not be bought or merged. We continue to deliver everything you want from a smaller company – we treat our customers and partners with respect, we provide exceptional personal service and offer true value at affordable prices. Also, unlike some of the other choices in the health and travel insurance industry, we're here for the long run. You can count on it.

We Help You Understand Your Coverage

Our goal is to ensure customers fully understand the scope of their GMS coverage. We work with you to explain the details and limitations of your plan so there are no surprises later in the process. Our employees are fully trained to address all your questions and concerns. If we don't immediately know the answer, we'll find it and report back to you quickly. You deserve the peace of mind that comes from knowing exactly what you can count on from your health and travel coverage.

You don't need to waste your valuable time deciphering insurance jargon. We're committed to using plain, straightforward language in our promotional materials and policy documents. We want all of our customers, partners, plan administrators and brokers to understand our coverage options and claims procedures.

GMS delivers true peace of mind by enabling our valued customers to have complete confidence in their coverage, and the insurance company they are dealing with. We will always go the extra mile to fully explain our products and procedures clearly and effectively. You have our word on it.



We're Here When you Need Us

Your questions and concerns deserve a prompt, professional reply. That's why we don't force you to navigate through a maze of automated options. When you call GMS, a friendly and knowledgeable staff person will answer. Or if you prefer, you can find the information you need – including complete information on our individual health and travel plans – on our web site (www.gms.ca). We believe customer service doesn't end when your purchase is made – you can rely on us for ongoing service that exceeds your expectations.


We Make it Easy for You

We work closely with health care providers to arrange direct billing to GMS for your covered expenses. In those cases where direct payment is not available, we do everything we can to process customers' claims quickly and efficiently. Our straightforward claims process is an integral part of our commitment to providing you with coverage you can count on – every time.

We're a Part of Your Community

GMS has a long tradition of active participation in the community through support for charitable, community-based and family activities. We pride ourselves on our involvement in the communities in which we do business. We want to be leaders in building and supporting healthy communities, through our commitment to social responsibility and good corporate citizenship. After all, we live here too!



A close-up photograph of two hands shaking in a firm grip. The hands are positioned in the center of the frame, with fingers interlaced. The background is a blurred, light blue and white, suggesting an office or professional setting. The lighting is soft, highlighting the texture of the skin and the fabric of the sleeves.

By working together
we can accomplish
more than many
working alone.



Group Medical Services

looking after you and the ones you love

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