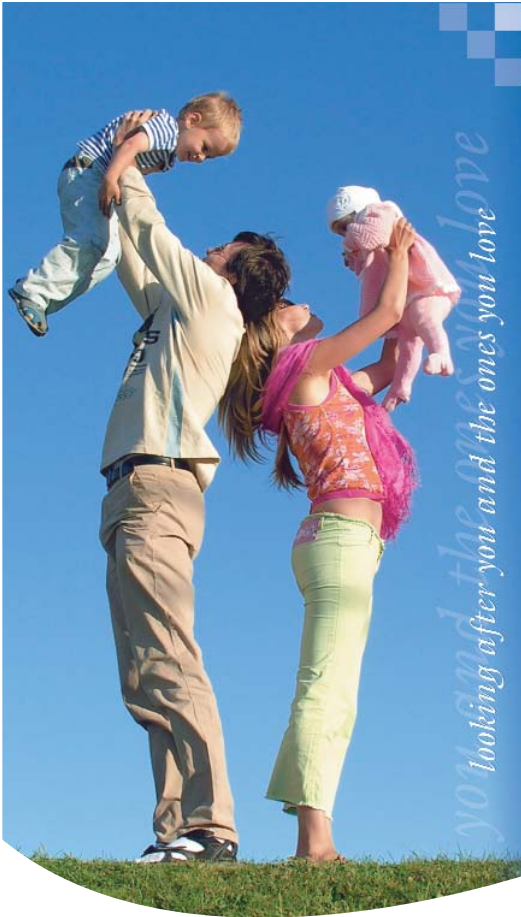


health • drugs • dental • travel • hospital cash

Individual Health



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



Group Medical Services

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

Choose the plan
that's right for you

OmniPlan®

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. With a choice of plans featuring comprehensive benefits and options, coverage can be best suited to meet your individual needs.

OmniPlan®

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

ExtendaPlan®

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 benefits and high maximums. It's ideal for families and individuals wanting to incorporate coverage for health services like vision care, physiotherapy and massage therapy into their lives. OmniPlan® also helps your family cope with unexpected funeral expenses. With OmniPlan®, you are covered for health-related goods and services provided anywhere in Canada.

Health Benefits

Featured health benefits in OmniPlan® include:

- Vision (includes laser surgery, eye exams, glasses & contacts)
- Health Practitioners - Massage Therapy, Chiropractor, Acupuncture, Naturopath, Podiatry, Chiroprody, Physiotherapy, Clinical Psychology
- 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

Add any of our flexible options to your OmniPlan® including Prescription Drug, 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

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, Dental Care, Hospital Cash and Travel.

BasicPlan is your first 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

Featured health benefits in BasicPlan:

- Ground Ambulance
 - Emergency transport to \$2,000
 - Covers 50% of trip home for those who are bedridden
- Air Ambulance
 - Unlimited emergency transport within province
- Preferred Hospital Rooms
 - Private or semi-private to \$500
- Private Duty Nursing
 - Covers 80% of in-hospital care to \$1,500
- In-Hospital Prescription Drugs
 - Up to \$1,000
- Motorized Scooters, Wheelchairs & Adjustable Beds
 - Covers purchase or rental for home use
 - Up to \$500 every five years per policy
- Walkers
 - Covers 80% of purchase or rental for home use
 - Up to \$300 every five years per policy
- Casts & Crutches
 - Unlimited fiberglass casts
 - Purchase or rental of crutches
- Accidental Injury to Natural Teeth
 - Up to \$500 per injury
- Breast Prosthesis
 - Up to \$175 (single) or \$350 (bilateral) every two policy years
- Artificial Limbs, Eyes & Larynx
 - Up to \$5,000

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

Individual Plans at a Glance Help Me Choose

Benefits	BasicPlan	ExtendaPlan®	OmniPlan®
Casts and Crutches	Unlimited	✓	✓
Artificial Limbs, Eyes & Larynx	\$5,000	✓	✓
Patient Walkers*	80% to \$300/policy/5 years	✓	✓
In-Hospital Drugs	\$1,000	✓	\$2,000
Breast Prosthesis	\$175/2 years single; \$350/2 years bi-lateral	\$325/2 years single; \$650/2 years bi-lateral	✓
Private Duty Nursing	80% to \$1,500 (in hospital only)	80% to \$2,500	✓
Ground Ambulance	\$2,000	Unlimited	✓
Air Ambulance	\$3,000	\$5,000	\$8,000
Preferred Hospital Rooms	\$500	\$1,000	45 days to \$3,500
Wheelchairs, Scooters & Adjustable Beds*	100% to \$500/policy/5 years	100% to \$750/policy/5 years	100% to \$1,000/policy/5 years
Accidental Injury to Natural Teeth	\$500/injury	\$2,000/injury	\$5,000/injury
Health Practitioners		\$250 total	\$300 per specialty
Custom Foot Orthotics		80% - 1/5 years for adults; once per year for children <16	80% - 1/3 years for adults; once per year for children <16
Oxygen Supplies & Equipment		\$500; \$1,500 lifetime maximum	\$500; \$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			\$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, Prescription Drug - Enhanced, Dental Care, Hospital Cash & 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

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.

Featured Benefits:

- 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

Prescription Drug - Enhanced

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

Hospital Cash

Make your extended hospital stay more pleasant with helpful 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

Dental Care

Stay on top of your preventative dental care with basic services including oral exams and polishing. Take advantage of coverage 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

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, \$1,000,000

In Canada

- 180 days per trip, all age groups
- For trips longer than 30 days, ask us about GMS TravelStar®

President's Message

Welcome!

I'm pleased to let you know that Group Medical Services has been serving the health and travel insurance needs of thousands of Canadians – your friends and neighbours – for more than 57 years. 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 medicines and treatments. 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, provides complete up-to-date information – 24/7.

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

Shirley Raab
President and CEO



Also available from Group Medical Services

TravelSt☆☆r® and TravelExtr☆☆s

Have a carefree travel experience with TravelSt☆☆r® out of country emergency medical coverage and TravelExtr☆☆s trip cancellation, trip interruption and baggage insurance.

Immigrants and Visitors to Canada

Health plan benefits for those newly arrived or visiting Canada, including helpful assistance to coordinate treatment and care.

StudentPlan

Protecting investments in education, StudentPlan health and travel coverage is perfect for post-secondary students while away from home, in or out of Canada.

GMS Group Advantage®

Comprehensive, competitive and flexible employee health, life and disability coverage for business, featuring online admin, quick claims reimbursement and personalized service.



Group Medical Services

#200 - 3303 Hillsdale Street, Regina SK, S4S 7J8

Toll-Free: 1-866-796-9467 Fax: (306) 525-6360

Email: info@gms.ca

www.gms.ca

Effective June 2006 • 2405.CA.06