



It's about...
peace of mind.

Group Medical Services

We've been serving the individual and group health and travel insurance needs of thousands of Canadians – many of your friends and neighbours – for more than 50 years.

We're Canada's experts in health coverage, offering a wide range of plans and options, delivering quick claims reimbursement and providing friendly, personal service.

Some people think that individual health coverage may be beyond their means. At GMS, our affordable health insurance compliments your provincial health plan and can be tailored to meet your personal needs with prescription drug, dental care, hospital cash and travel options.

To help make sense of it all, our team of trusted insurance brokers and friendly, knowledgeable Customer Care Centre staff can assist you in choosing the health plan and options that are right for you.

Visit our website at www.gms.ca, for complete, up-to-date information about Group Medical Services and our health and travel plans for individuals.

Also available from Group Medical Services

TravelSt☆☆® and TravelExtr☆☆s

Travel carefree with daily or annual out of country emergency medical coverage, trip cancellation, interruption and baggage insurance and all inclusive vacation plans.

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

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Individual Health



Individual Health

Protect you and your family with comprehensive health coverage.



Group Medical Services

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

health • drugs • dental • travel • hospital cash



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

Individual Health • Plans & Options

Why Individual Health?

No matter what stage of life you're in, you can ensure your family's health care security, with supplemental health insurance coverage for everyday health needs, unexpected medical emergencies and protection from rising costs.

Group Medical Services Individual Health plans are perfect to supplement your provincial health plan when you don't receive health benefits from an employer or to enhance your current plan.

Planning your retirement? The employee benefits plan you're accustomed to won't likely cover your retirement years. Not to worry. Our individual plans meet specific needs with options for drug, dental and hospital cash. If you plan to use your leisure time travelling, our travel coverage protects you in Canada and abroad.

In business for yourself? Even the savviest entrepreneurs wouldn't leave their family's health at risk. If you're a business owner, consultant or freelancer, minimize risk and reduce costs with complete health coverage that protects you and your family without impacting your bottom line.

Landed your first job? You'll soon learn that you're probably not covered under your parents' health plan. Relax. Choose an individual plan that's just right for you without breaking the bank.

OmniPlan®

OmniPlan® is your premier health insurance choice with extensive coverage and higher maximums. It's ideal for families and individuals wanting to include coverage for health services like vision care, physiotherapy and massage therapy into their plans. OmniPlan® also helps your family cope with unexpected funeral expenses. With OmniPlan® you're covered for health goods and services provided anywhere in Canada, with fast claims reimbursement and friendly, personal service.

ExtendaPlan®

If you're looking for comprehensive health coverage, ExtendaPlan® may be right for you. You'll receive 22 important benefits, including those from BasicPlan, with higher maximums. ExtendaPlan® provides additional coverage for health specialists and practitioners, hearing aids, health monitors, equipment and supplies.

BasicPlan

BasicPlan is the best choice for health insurance at the lowest possible cost. BasicPlan provides 11 essential benefits not included in your provincial health plan including air and ground ambulance and in-hospital private duty nursing in private rooms. With coverage in your province of residence, rest assured that you'll be prepared for unexpected emergencies and protected from rising health care costs.

Prescription Drug • Dental Care • Hospital Cash • Travel

At Group Medical Services, we recognize your unique needs, giving you the flexibility to tailor your family's health insurance plan for a custom fit. That's why we offer additional plan Options – extra coverage for important health related goods and services.

Prescription Drug provides coverage for everyday use. If you need coverage for pre-existing medications or contraceptives and want the highest annual maximums, then **Prescription Drug - Enhanced** is the drug option for you. Both options are easy to use. GMS pays participating pharmacies directly and your claims are sent automatically, saving you time and money.

Hospital Cash provides personal comfort for extended hospital stays with as much as \$100 per day coverage for out-of-pocket expenses like in-room television and telephone.

You won't find "one-size-fits-all" insurance at GMS. Our flexible health plans custom-fit a wide range of needs and budgets.

With **Dental Care**, you're covered for regular preventative care like oral exams, fillings and polishing, as well as major dental procedures like crowns, bridges and dentures. Participating dentists submit claims and bill GMS directly, making a trip to the dentist a lot easier on your pocketbook.

Our **Travel** coverage provides you with affordable, annual emergency medical coverage for travel within Canada or abroad with free 24-hour worldwide assistance to obtain treatment and coordinate care.

For complete information on the range of GMS health plans and flexible options, visit our web site, call our friendly Customer Care Centre staff, or drop by your local insurance broker's office for a brochure.

1-866-796-9467 • www.gms.ca

