

# GMS Personal Health: Ontario Rate Schedule

Monthly Rates Effective June 1, 2016

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
<b>SINGLE</b> Under 35	\$5.50	\$15.50	\$33.25	\$28.00	\$61.50	\$59.00	\$8.75	\$3.00	\$5.25	\$8.00
35 - 44	\$5.75	\$16.50	\$34.50	\$37.75	\$73.25	\$60.25	\$9.00	\$3.75	\$6.25	\$8.75
45 - 54	\$6.25	\$17.00	\$36.25	\$47.25	\$85.00	\$60.25	\$9.25	\$4.25	\$7.00	\$10.50
55 - 59	\$8.50	\$18.00	\$38.75	\$53.75	\$93.75	\$60.25	\$11.25	\$5.75	\$8.50	\$12.50
60 - 64	\$9.25	\$20.00	\$42.00	\$63.75	\$109.75	\$60.25	\$14.25	\$8.00	\$11.50	\$17.00
65 - 69	\$9.50	\$25.00	\$43.75	\$36.75	\$61.75	\$60.25	\$25.75	\$9.00	\$13.75	\$26.75
70 - 74	\$12.00	\$36.25	\$46.75	\$37.25	\$64.25	\$60.25	\$28.00	\$11.50	\$16.25	\$35.50
75 - 79	\$14.00	\$42.00	\$50.50	\$39.25	\$67.75	\$60.25	\$30.25	\$13.00	\$23.50	\$49.00
80 +	\$16.00	\$48.50	\$55.50	\$39.50	\$68.75	\$60.25	\$39.50	\$4.25	\$4.75	\$4.75

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
<b>COUPLE</b> Under 35	\$9.50	\$24.25	\$53.75	\$52.75	\$103.25	\$118.50	\$16.25	\$7.00	\$10.50	\$15.50
35 - 44	\$10.25	\$25.75	\$55.75	\$75.50	\$131.25	\$121.25	\$17.25	\$8.00	\$11.75	\$17.50
45 - 54	\$11.50	\$27.00	\$58.75	\$89.75	\$149.50	\$121.25	\$18.25	\$8.50	\$13.75	\$20.25
55 - 59	\$15.00	\$29.00	\$62.75	\$102.50	\$168.50	\$121.25	\$21.50	\$11.25	\$17.00	\$24.50
60 - 64	\$17.00	\$32.25	\$67.50	\$120.25	\$197.25	\$121.25	\$27.25	\$15.50	\$23.50	\$34.50
65 - 69	\$17.75	\$42.00	\$72.00	\$69.75	\$112.75	\$121.25	\$49.25	\$19.25	\$28.25	\$52.75
70 - 74	\$22.00	\$57.75	\$77.75	\$70.25	\$116.25	\$121.25	\$54.00	\$23.50	\$32.50	\$70.75
75 - 79	\$27.00	\$67.50	\$89.75	\$73.75	\$122.50	\$121.25	\$57.75	\$26.75	\$45.75	\$97.00
80 +	\$32.50	\$78.75	\$102.75	\$74.25	\$126.00	\$121.25	\$75.25	\$8.50	\$27.25	\$52.75

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
<b>FAMILY</b> Under 35	\$10.25	\$30.50	\$79.25	\$72.25	\$132.00	\$177.75	\$23.75	\$8.00	\$11.50	\$17.25
35 - 44	\$12.00	\$32.50	\$80.25	\$98.75	\$162.25	\$182.25	\$25.00	\$8.50	\$13.00	\$20.00
45 - 54	\$13.00	\$33.00	\$82.25	\$125.00	\$193.25	\$182.25	\$25.75	\$9.00	\$15.50	\$23.50
55 - 59	\$15.75	\$36.25	\$85.00	\$142.25	\$218.25	\$182.25	\$30.00	\$12.50	\$19.50	\$28.00
60 - 64	\$20.00	\$40.50	\$88.75	\$169.50	\$254.75	\$182.25	\$35.00	\$17.00	\$25.50	\$38.00
65 - 69	\$20.25	\$53.00	\$92.00	\$96.50	\$148.25	\$182.25	\$61.75	\$20.75	\$31.75	\$59.50
70 - 74	\$24.75	\$75.25	\$98.50	\$98.50	\$152.50	\$182.25	\$65.25	\$25.50	\$36.00	\$79.75
75 - 79	\$28.50	\$84.25	\$107.25	\$103.00	\$160.00	\$182.25	\$69.75	\$29.25	\$52.25	\$110.00
80 +	\$34.25	\$97.75	\$116.25	\$103.75	\$163.50	\$182.25	\$88.50	\$19.75	\$29.50	\$55.50

**When determining your monthly rate:**

- Single means one person, Couple means two people, Family means three or more.
- For Couple or Family, the oldest person on the application determines the rate.
- If your family has more than six people, please add 30% to the family rate.
- Based on your medical history, you may be assessed a premium adjustment, be excluded for certain benefits or be declined coverage.
- Options are available only in conjunction with a health plan purchase.
- Monthly Pre-Authorized Debit (PAD) is available.
- If you are purchasing Annual Travel and will be 80 years of age or older as of the policy effective date, you are only eligible for travel benefits within Canada.

## Also available from GMS



### TravelStar® Travel Insurance

- Single-Trip Emergency Medical Insurance
- Multi-Trip Annual Emergency Medical Insurance
- Trip Cancellation & Interruption Insurance
- Baggage Loss, Damage & Delay Insurance
- Coverage for Sports & Computer Equipment



### 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

2055 Albert Street, PO Box 1949  
Regina, SK S4P 0E3

toll-free 1.800.667.3699 fax 306.525.6360  
email info@gms.ca [www.gms.ca](http://www.gms.ca)



Effective June 1, 2016 • 0106ON16  
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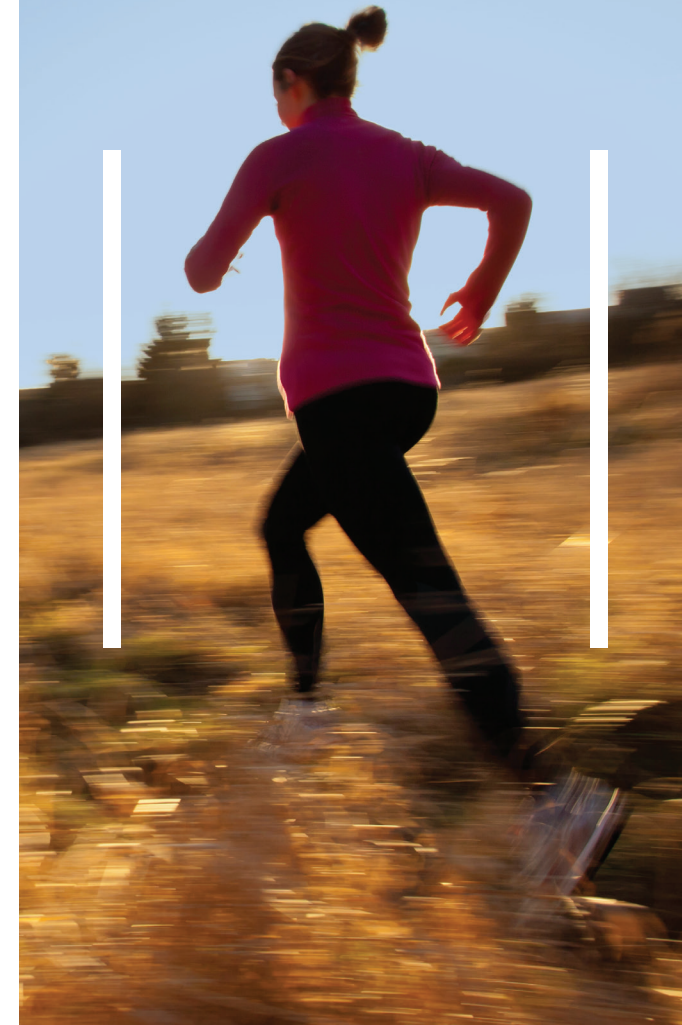
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# Personal Health Coverage Ontario

Effective June 1, 2016



## A Personal Health Plan from GMS is the **easy, affordable way to protect you and your family** from the growing list of health care costs not covered by government.

- ✓ **Need a benefits plan?**
- ✓ **In business for yourself?**
- ✓ **Leaving an employer plan?**
- ✓ **Retiring soon?**

No matter what stage of life you're in, supplemental health insurance from GMS is just what the doctor ordered. We've been protecting Canadians and their families for over 65 years.

### Which plan is right for you?

#### OMNIPLAN®

Our most comprehensive benefits package, OmniPlan can help you keep your family in better health with greater coverage for physiotherapy, massage therapy, eye exams, glasses and even \$2 million in travel emergency medical insurance.

#### EXTENDAPLAN®

With all the essential benefits of BasicPlan and more, ExtendaPlan also covers physiotherapy, massage therapy, hearing aids and a range of medical equipment and supplies. Plus you get to choose one of three options for travel emergency medical insurance.

#### BASICPLAN

For emergency medical coverage at the lowest possible cost, BasicPlan covers the essentials your provincial health plan doesn't – including air and ground ambulance, preferred hospital rooms, in-hospital drugs and more.

### Customize your coverage with affordable options.

#### Dental Care

Choose coverage up to \$1,000 per person for checkups, cleanings, x-rays, fillings, dentures, crowns, bridges and more. Plus, when you present a GMS pay-direct card at participating dental offices your claim is adjudicated on the spot. The biggest benefit will be your smile!

#### Basic Prescription Drugs

We'll pay up to \$3,500 per person for newly prescribed drugs covered under your provincial government drug plan. You only pay a \$4 deductible for each eligible prescription and save on out-of-pocket expenses when you use a GMS pay-direct card at participating pharmacies.

#### Enhanced Prescription Drugs

Up to \$5,000 in coverage for newly prescribed drugs covered under your provincial government drug plan. \$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. You only pay a \$4 deductible for each eligible prescription and a convenient GMS pay-direct card is included.

#### 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.

### 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 well-being.

### GMS Personal Health: Plan Comparison

Benefits	OmniPlan	ExtendaPlan	BasicPlan
Eye Exams	\$90 per 2 years	\$90 per 2 years	n/a
Eyeglasses & Contact Lenses	\$200 per 2 years	Included in Eye Exams limit	n/a
Health Practitioners	\$300 per specialty (\$35/visit) maximum	\$250 combined (\$35/visit) maximum	n/a
Hearing Aids*	\$800 per 5 years	\$500 per 5 years	n/a
Health Supplies & Equipment	\$500	\$500	n/a
Diabetic Supplies & Equipment	\$300	\$300	n/a
Oxygen Equipment	\$500 per year \$2,500 lifetime maximum	\$500 per year \$1,500 lifetime maximum	n/a
Blood Pressure Monitors	1 per policy per 5 years	1 per policy per 5 years	n/a
Custom Made Foot Orthotics	80% - 1 per 3 years for adults 1 per year for children under 16	80% - 1 per 5 years for adults 1 per year for children under 16	n/a
Orthopedic Shoes	\$225	\$225	n/a
Mobility Aids	\$300	\$300	n/a
Ostomy Supplies	\$300	\$300	n/a
Funeral Expenses	\$4,000	n/a	n/a
Out-of-Province Referral	\$50,000 lifetime maximum	\$50,000 lifetime maximum	n/a
Ambulance	Unlimited	Unlimited	\$2,000
Air Ambulance	Unlimited	Unlimited	Unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	45 days to \$3,500	\$1,000	\$500
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,500 (in-hospital only)
In-Hospital Drugs	\$2,000	\$1,000	\$1,000
Accidental Dental	\$5,000 per injury	\$2,000 per injury	\$500 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds*	\$1,000 per 5 years	\$750 per 5 years	\$500 per 5 years
Artificial Limbs, Eyes & Larynx	\$5,000	\$5,000	\$5,000
Patient Walkers	80% to \$300 / 5 years	80% to \$300 / 5 years	80% to \$300 / 5 years
Breast Prosthesis	\$325 single / 2 years \$650 bi-lateral / 2 years	\$325 single / 2 years \$650 bi-lateral / 2 years	\$175 single / 2 years \$350 bi-lateral / 2 years

*\*Subject to waiting period*

*This is a summary of benefits only. Please refer to the policy wording for complete details. It is important that you read and understand your policy as your coverage may be subject to certain exclusions or limitations.*