GMS Replacement Health: British Columbia & Yukon Rate Schedule

Monthly Rates Effective June 1, 2017

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	$54.75	$133.25	$160.00
	35 - 44	$60.25	$143.00	$172.75
	45 - 54	$68.25	$163.25	$201.00
	55 - 59	$74.50	$168.75	$215.50
	60 - 64	$79.25	$179.25	$223.25
	65 - 69	$55.50	$141.50	$176.75
	70 - 74	$62.25	$144.75	$191.00
	75 - 79	$70.25	$164.00	$224.75
	80 +	$96.75	$216.50	$290.25

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	$103.75	$252.00	$304.25
	35 - 44	$115.25	$280.75	$325.00
	45 - 54	$130.00	$310.00	$379.50
	55 - 59	$141.25	$291.75	$409.00
	60 - 64	$150.50	$308.25	$427.00
	65 - 69	$105.50	$251.50	$332.50
	70 - 74	$118.50	$276.25	$362.25
	75 - 79	$133.25	$311.50	$427.25
	80 +	$183.25	$411.75	$552.25

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	$136.00	$331.75	$399.25
	35 - 44	$151.25	$369.75	$444.25
	45 - 54	$171.00	$408.00	$514.50
	55 - 59	$185.50	$421.00	$538.25
	60 - 64	$198.00	$447.00	$562.75
	65 - 69	$138.75	$356.00	$441.25
	70 - 74	$155.50	$404.25	$536.50
	75 - 79	$175.25	$413.25	$586.75
	80 +	$241.50	$540.75	$725.50

When determining your monthly rate:
- It may be subject to tax.
- 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%.
- Applicants 80 years of age or older are only eligible for travel coverage in Canada.

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 65 years, but here's what never will:
Our commitment to protecting you.

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
toll-free 1.800.667.3699 email info@gms.ca
www.gms.ca

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Underwritten by Group Medical Services

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Replacement Health Coverage

British Columbia & Yukon

Effective June 1, 2017

Losing your group benefits soon?
Left a plan in the past 60 days?
GMS Replacement Health Coverage is the affordable way to stay protected from the high cost of health care when you're no longer covered by an employer plan.

- **Retiring?**
- **Between jobs?**
- **Starting a business?**
- **Leaving your plan?**

You're accepted. Guaranteed.
No medical questions. No hoops. No hassle.

Once you've got it, you've got it.
You'll never have to reapply.

Love to travel?
Us, too! With GMS, you can get a plan that includes travel emergency medical insurance.

Which plan is right for you?

ESSENTIALPLAN
Covers emergency essentials your provincial plan doesn't – including unlimited air and road ambulance – plus medical equipment, hearing aids and more.

CHOICEPLAN
All the benefits of EssentialPlan, covering more of your costs, PLUS coverage for vision care, travel emergency medical, and prescription drugs† listed under your provincial government drug plan (formulary), including pre-existing prescriptions.

PREMIERPLAN
Our most comprehensive benefits package, with greater coverage for prescription drugs† including pre-existing prescriptions, dental, vision, physio, massage and more – including travel emergency medical insurance for longer trips.

GMS Replacement Health: Plan Comparison

Benefits	EssentialPlan	ChoicePlan	PremierPlan
Prescription Drugs† Coverage for drugs listed under your provincial drug plan *(formulary)*.	n/a	80% to $1,000	80% to $1,750
Dental Care	80% preventative & basic 50% major $1,000 combined maximum	80% preventative & basic 50% major $1,250 combined maximum	80% preventative & basic 50% major $1,500 combined maximum
Accidental Dental	$2,000 / injury	$2,000 / injury	$2,000 / injury
Private Duty Nursing	80% to $1,000	80% to $3,000	80% to $5,000
Private & Semi-Private Hospital Accommodations	80% to $2,000 annual maximum	80% to $5,000 annual maximum	80% to $10,000 annual maximum
Orthopedic Shoes & Custom Made Foot Orthotics	$300	$300	$300
Health Practitioners	50% to $600 combined maximum	80% to $600 combined maximum	100% to $600 combined maximum
Vision Care (eye wear and eye exams)	n/a	$150 / 2 years combined maximum	$300 / 2 years combined maximum
Hearing Aids	$500 / 5 years	$500 / 5 years	$800 / 5 years
Ambulance (road and air)	Unlimited	Unlimited	Unlimited
Funeral Expenses (accidental death)	$4,000	$4,000	$4,000
Medical Equipment & Supplies (including but not limited to casts, crutches, blood pressure monitors, mobility aids and walkers)	$3,000 combined maximum $500 / item limit on most equipment and supplies $250 limit on embolic stockings $2,500 lifetime limit on sleep apnea machine	$3,000 combined maximum $500 / item limit on most equipment and supplies $250 limit on embolic stockings $2,500 lifetime limit on sleep apnea machine	$3,000 combined maximum $500 / item limit on most equipment and supplies $250 limit on embolic stockings $2,500 lifetime limit on sleep apnea machine
Wheelchairs, Motorized Scooters & Adjustable Beds	80% to $10,000 combined lifetime maximum	80% to $10,000 combined lifetime maximum	80% to $10,000 combined lifetime maximum
Artificial Limbs, Eyes & Larynx (includes myoelectric limbs)	$10,000 combined lifetime maximum	$10,000 combined lifetime maximum	$10,000 combined lifetime maximum
Breast Prosthesis	$325 single / 2 years $650 bi-lateral / 2 years	$325 single / 2 years $650 bi-lateral / 2 years	$325 single / 2 years $650 bi-lateral / 2 years
Annual Travel (emergency medical coverage while traveling)	n/a	7 days out of Canada 183 within Canada 90 day stability 69 and under 180 day stability 70+ Out of Canada travel ends at age 80 $1,000,000 lifetime maximum	15 days out of Canada 183 within Canada 90 day stability 69 and under 180 day stability 70+ Out of Canada travel ends at age 80 $1,000,000 lifetime maximum

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.

† Includes vaccines and drugs to treat pre-existing conditions..

Questions? See your GMS broker, visit **gms.ca** or call **1.800.667.3699**.
We can help you choose the best coverage for your well-being!