

GMS Individual Health: Plan Comparison

Benefits	OmniPlan®	ExtendaPlan®	BasicPlan
Eye Exams	\$75 per 2 years	\$75 per 2 years	n/a
Eyeglasses & Contact Lenses	\$200 per 2 years	Included in Eye Exams limit	n/a
Health Practitioners	\$35 per visit maximum \$300 per specialty	\$35 per visit \$250 combined 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
Therapeutic 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 per person	\$50,000 lifetime maximum per person	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 Injury to Natural Teeth	\$5,000 per injury	\$2,000 per injury	\$500 per injury
Wheelchairs, Motorized Scooters & Adjustable Beds	\$1,000 per policy per 5 years	\$750 per policy per 5 years	\$500 per policy per 5 years
Artificial Limbs, Eyes & Larynx	\$5,000	\$5,000	\$5,000
Patient Walkers	80% to \$300 per policy per 5 years	80% to \$300 per policy per 5 years	80% to \$300 per policy per 5 years
Breast Prosthesis	\$325 single, \$650 bi-lateral per 2 years	\$325 single, \$650 bi-lateral per 2 years	\$175 single, \$350 bi-lateral per 2 years

This is a summary of benefits only. Please refer to the policy wording for complete details.

Also available from GMS



TravelStar® Travel Insurance

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



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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

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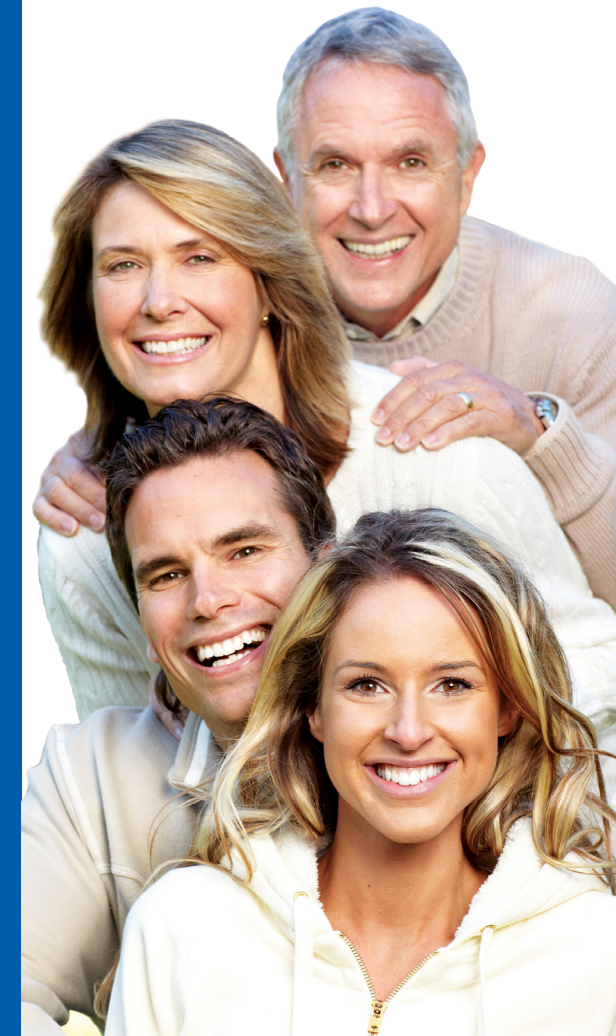
Group Medical Services is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan.

Products available for purchase in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Prince Edward Island, Nova Scotia and Newfoundland



Individual Health Insurance

Group Medical Services | Looking after you and the ones you love



Why GMS Individual Health?

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

A GMS Individual Health Plan is the perfect way to supplement your provincial health plan if you don't receive health coverage from an employer or if you want to enhance your current coverage.

Planning your retirement?

The employee benefit plan you're accustomed to likely won't cover your retirement years. Not to worry. Individual Health meets specific needs with options for drugs, dental and hospital cash. If you plan to travel in your leisure time, our travel coverage protects you in Canada and abroad.

Leaving an employer plan?

Easily transition from any insurer's group benefit plan to GMS Individual Health.

In business for yourself?

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 affecting your bottom line.

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Individual Health Plan Options

OMNIPLAN®

OmniPlan is your premier health insurance choice for comprehensive benefits and the highest coverage maximums. It's ideal for those wanting to include health practitioner services (massage therapy, physiotherapy and more), and vision care into their plan. With OmniPlan, you're covered for health goods and services provided anywhere in Canada.

EXTENDAPLAN®

ExtendaPlan provides extensive coverage with a wide range of benefits. Including all the essential benefits of BasicPlan, ExtendaPlan also provides coverage for health practitioners (massage therapy, physiotherapy and more), hearing aids, health equipment and a range of medical supplies.

BASICPLAN

BasicPlan is the best choice for health insurance at the lowest possible cost. This plan provides the essential benefits not included in your provincial health plan, including air and ground ambulance, and in-hospital private duty nursing in private rooms. BasicPlan lets you rest assured knowing you're prepared for unexpected emergencies and protected from rising health care costs.

Customize Your Individual Health Plan by Adding Options

Dental Care

Up to \$1,000 per person per year. You'll be covered for checkups, cleanings, x-rays, fillings, dentures, crowns, bridges and more. The biggest benefit will be your smile!

Prescription Drugs

\$3,500 per person per year for drug costs not fully covered by your provincial drug plan. You pay only four dollars for each eligible prescription (use our pay-direct card at your pharmacy and you pay nothing out-of-pocket).

Coverage for pre-existing medications and drugs not on your provincial drug plan is available in our **Prescription Drug Enhanced** option. \$5,000 per year including \$500 coverage for pre-existing prescription medications.

Travel Coverage

In Saskatchewan, OmniPlan and ExtendaPlan include up to two million dollars of emergency medical coverage. Our clients outside of Saskatchewan can add the Annual Travel option to their plan and choose trip lengths of 15, 30, or 48 days.

Hospital Cash

In the event of an extended hospital stay, Hospital Cash provides coverage for out-of-pocket expenses like in-room television and telephone. Up to \$100 per day for as many as 30 consecutive days in hospital.

For over 60 years,
GMS has been looking
after you and the ones
you love with health
insurance products for
your family.

It's about ... *customers.*

It's about ... *peace of mind.*

It's about ... *value.*

It's about ... *personal touch service.*



For more information on a GMS Individual Health Plan, see one of our Insurance Brokers, visit www.gms.ca or call 1.800.667.3699