

A GMS Replacement Health plan helps you **maintain your lifestyle and afford costs not covered by provincial health plans** when you're no longer covered by group benefits.

- ✓ **Retiring?**
- ✓ **Reducing your hours?**
- ✓ **Starting a business?**
- ✓ **Between jobs?**
- ✓ **No longer covered under your parents' plan?**

You're accepted. Guaranteed.

No medical questions. No hoops. No hassle. Just make sure your plan begins within 90 days of the end date of your group benefits.

Once you've got it, you've got it.

You'll never have to reapply.

24/7 self-service.

Create a My GMS account to submit claims online and view your policy details anywhere, anytime. Plus, you can sign up to have claim payments deposited directly into a bank account, so you won't have to wait for cheques to come in the mail.

Skip the claim.

Show your pay-direct card at participating pharmacies, dentists, optometrists and health care providers (like physios and massage therapists) to avoid paying out-of-pocket and submitting claims altogether.

Upfront information about drug coverage.

Wondering if your drug's covered? Search our **Prescription Drug List** at www.gms.ca/druglist. It includes the drugs that receive the most coverage under these plans. We cover drugs that aren't on the list too. If you can't find your drug, call us to find out if it could be covered.

LifeWorks: Helping you live well.

Included with every plan, LifeWorks is an award-winning program of services, resources, tools, discounts, perks, and more to help you on your journey to total wellbeing. Access LifeWorks over the phone, online, or through the mobile app.

Here's how LifeWorks can help you and your family.

Assistance

24/7 access to confidential professional help for things such as:

- emotional or physical support;
- marital or family relationship concerns;
- financial or legal challenges;
- work-related stress;
- career counselling;
- alcohol or drug abuse; and
- dealing with a loss.

Wellness

Personalized recommendations and tools to help inspire your wellness journey. Access an extensive library of helpful articles, a news feed you can personalize to read about topics important to you, health assessments, personal challenges, coaching and incentives to help keep you on track, and perks like exclusive offers and discounts from major brands.



LifeWorks is a leading provider of world-class solutions for mental, physical, social, and financial wellbeing. With over 50 years of experience, LifeWorks brings a wealth of experience to the table to help you truly live well.

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!

GMS Replacement Health: Plan Comparison

Benefits	PremierPlan (the works)	ChoicePlan (the fan favourite)	EssentialPlan (the classic)
Prescription Drugs[†] (generic)	Up to 80% to \$2,500	Up to 80% to \$1,250	n/a
Dental Care	80% preventative & basic 50% major \$1,500 combined maximum	80% preventative & basic 50% major \$1,250 combined maximum	80% preventative & basic 50% major \$1,000 combined maximum
Accidental Dental	\$2,000 / injury	\$2,000 / injury	\$2,000 / injury
Private Duty Nursing	80% to \$5,000	80% to \$3,000	80% to \$1,000
Private & Semi-Private Hospital Accommodations	80% to \$10,000 combined maximum	80% to \$5,000 combined maximum	80% to \$2,000 combined maximum
Orthopedic Shoes & Custom Made Foot Orthotics	\$300	\$300	\$300
Health Practitioners (including but not limited to physios, massage therapists, chiropractors and more)	100% to \$600 combined maximum	80% to \$600 combined maximum	50% to \$600 combined maximum
Counselling Services (including clinical psychologists, clinical counsellors, registered social workers and psychotherapists)	Combined maximum of \$65 / visit x 10 visits per policy year	Combined maximum of \$65 / visit x 10 visits per policy year	Combined maximum of \$65 / visit x 5 visits per policy year
Vision Care (eye wear and eye exams)	\$300 / 2 years combined maximum, including 1 eye exam every 2 years	\$150 / 2 years combined maximum, including 1 eye exam every 2 years	\$100 / 2 years combined maximum, including 1 eye exam every 2 years
Hearing Aids	\$800 / 5 years	\$500 / 5 years	\$500 / 5 years
Ambulance (road and air)	Unlimited	Unlimited	Unlimited
Medical Equipment & Supplies (including but not limited to casts, crutches, blood pressure monitors, mobility aids, walkers, mastectomy/surgical bras, compression stockings, diabetic supplies.)	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine	\$3,000 combined maximum \$2,500 lifetime limit on sleep apnea machine
Wheelchairs, Motorized Scooters & Hospital 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 travelling)	15 days out of Canada 183 days within Canada 90-day stability age 69 and under 180-day stability age 70+ Out-of-Canada travel ends: age 80 \$1,000,000 lifetime maximum	7 days out of Canada 183 days within Canada 90-day stability age 69 and under 180 day stability age 70+ Out-of-Canada travel ends: age 80 \$1,000,000 lifetime maximum	n/a

[†] Tier 1 drugs covered at 80% generic, Tier 2 drugs covered at 50% generic.

This is a summary of benefits only. The listed benefits are per person, per policy year unless otherwise stated and are subject to conditions, exclusions and limitations detailed in the policy.

**GMS Replacement Health:
Ontario Rate Schedule**
Monthly Rates Effective June 15, 2022

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$76.24	\$150.99	\$182.49
	35 - 44	\$82.49	\$154.49	\$194.24
	45 - 54	\$93.24	\$170.49	\$225.74
	55 - 59	\$99.74	\$177.49	\$236.24
	60 - 64	\$111.49	\$189.99	\$244.99
	65 - 69	\$94.99	\$157.24	\$195.74
	70 - 74	\$114.74	\$176.49	\$218.99
	75 - 79	\$124.99	\$231.99	\$289.99
80 +	\$155.99	\$296.49	\$367.99	

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$142.49	\$280.74	\$337.24
	35 - 44	\$154.49	\$288.24	\$357.99
	45 - 54	\$174.74	\$314.49	\$417.74
	55 - 59	\$187.24	\$295.24	\$440.74
	60 - 64	\$209.24	\$318.74	\$456.24
	65 - 69	\$177.99	\$283.99	\$367.74
	70 - 74	\$215.99	\$332.99	\$413.99
	75 - 79	\$235.24	\$438.24	\$547.99
80 +	\$292.74	\$559.99	\$697.74	

	Age	Health Plan Type		
		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$185.99	\$342.99	\$415.49
	35 - 44	\$201.49	\$354.99	\$449.74
	45 - 54	\$228.49	\$386.99	\$524.99
	55 - 59	\$244.49	\$401.99	\$542.24
	60 - 64	\$274.24	\$430.99	\$572.24
	65 - 69	\$233.24	\$374.99	\$472.24
	70 - 74	\$282.49	\$408.99	\$535.99
	75 - 79	\$308.74	\$538.24	\$675.49
80 +	\$384.24	\$688.49	\$859.99	

When determining your monthly rate:
• For Couples (2 people) or Family (3+people), the oldest person on the application determines the rate.

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

Also available from GMS

 **TravelStar® Travel Insurance**
Emergency medical plans for travelling the world or within Canada, and trip cancellation plans that include baggage protection.

 **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**
Benefit packages specifically designed and priced for businesses of any size.

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www.gms.ca



Effective June 15, 2022 • 15JUNEON22
Underwritten by Group Medical Services.

GROUP MEDICAL SERVICES is the operating name for GMS Insurance Inc. in provinces outside of Saskatchewan. Products not offered in Quebec, New Brunswick and Nunavut.



Replacement Health Coverage Ontario

Effective June 15, 2022

