

SASKATCHEWAN

Replacement Health Coverage

Health insurance with our acceptance guarantee.

gms

Effective June 15, 2024

Health Insurance, **honestly**.

There's a lot of mistrust when it comes to insurance. We're working to change that.

GMS health and travel plans are easy to choose, easy to use, and easy to understand. That's why Canadians have counted on GMS for quality coverage since 1949. The same pioneering spirit that started our story more than 75 years ago is what drives us to do things differently today. This is our promise to you.

Health Insurance, but **make it easy**.

24/7 Access.

Registering for a My GMS account is easy. Once you're in, you can submit claims online, set-up direct deposit, track your payments, and more.

Skip the claim.

Use your GMS card at participating health practitioners. They'll send us the bill for covered costs, so you don't have to.

The GMS Community Commitment

When you choose GMS for your health and travel insurance, you're not only protecting yourself, your travels, and your loved ones – you're investing in the health of your community, too.

Thanks to our customers, we've reinvested millions of dollars into health-focused community initiatives in our home province of Saskatchewan and from coast to coast.

Why GMS?

We're changing the way Canadians get insurance. We want you to feel confident in your insurance choices. No matter when or where you interact with us, you can expect ease and honesty. Honestly.

Comprehensive coverage.

Don't let a new venture or chapter stop you from accessing the services and supports you need.

Easy to enroll. Easy to claim.

Skip the medical questions with guaranteed acceptance and submit your claims online to get cash back sooner.

Expert help when you need it.

The GMS Customer Care team is here to answer questions and help you find the best plan for you.

You're in. We guarantee it.

Pre-existing conditions? No problem.

If your coverage starts within 90 days of leaving a group benefits plan, you're eligible for a Replacement Health plan with guaranteed acceptance. No medical questions. No hoops. No hassle.

GMS Care Network:

Around-the-clock care.

GMS Care Network is our signature assistance program available to all Replacement Health customers. It's a network of virtual secure services that support whole health – body and mind.

You can access GMS Care Network by phone, online, or through a mobile app.

GMS Care Network services are provided by Greenshield+.

VIRTUAL PRIMARY CARE:

Meet with licensed Canadian general practitioner doctors by phone, text, or video. This telemedicine service is perfect for minor medical needs, digital prescriptions, and general questions. Care is available every hour of every day, as often as you need it.

COGNITIVE BEHAVIOURAL THERAPY:

A self-directed cognitive behavioural therapy (CBT) program designed to teach you how to change your life by changing your thoughts. Support your mental health from the comfort of your own home. You choose the pace!

COUNSELLING AND COACHING:

Help is only a click or a call away. On top of unlimited legal and financial consultations, you get access to five hours of individual counselling, couples counselling, health coaching, life or transition coaching, and career coaching.

Replacement Health Insurance

Leaving a group benefits plan shouldn't mean losing your health benefits.

Replacement Health insurance replaces the benefits you had through your group plan so you can confidently step into your next chapter, whether that's relaxing into retirement, starting your own business, or taking time off between jobs.

Perfect for:

- *Retirees*
- *Entrepreneurs*
- *Part-time workers*
- *Kids no longer covered by their parents' plan*

With a wide range of benefits covering costs that government and other private benefit plans won't, Replacement Health Insurance bundles prescription drug, vision care, dental, travel, and other benefits, making it easy to stay covered.

CHOOSE FROM THREE REPLACEMENT HEALTH PLANS:

- **EssentialPlan:** Cover your bases with the basics (and a few extras).
- **ChoicePlan:** MOST POPULAR The basics plus prescription drug coverage, emergency medical travel protection, and more.
- **PremierPlan:** The works. Enjoy our highest level of coverage with enhanced coverage for vision care, physiotherapy, prescription drugs, and travel.

Prescription Drug Coverage

We're proud to offer Replacement Health customers coverage for a wider range of prescription drugs than other insurance plans.

Our Prescription Drug Lookup Tool makes it easy to find out which drugs are covered under your plan and how to stretch your benefit dollars.

View the Prescription Drug Lookup Tool

Plan Comparison

Benefits (per person)	**EssentialPlan**	**ChoicePlan**	**PremierPlan**
Prescription Drugs † (generic)	n/a	Up to 80% to $1,250	Up to 80% to $2,500
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 *(including but not limited to physios, massage therapists, chiropractors and more)*	50% to $600 combined maximum	80% to $600 combined maximum	100% to $600 combined maximum
Counselling Services *(including clinical psychologists, clinical counsellors, registered social workers and psychotherapists)*	Combined maximum of $65 / visit x 5 visits	Combined maximum of $65 / visit x 10 visits	Combined maximum of $65 / visit x 10 visits
Vision Care *(eye wear and eye exams)*	$100 / 2 years combined maximum, including 1 eye exam every 2 years	$150 / 2 years combined maximum, including 1 eye exam every 2 years	$300 / 2 years combined maximum, including 1 eye exam every 2 years
Hearing Aids	$500 / 5 years	$500 / 5 years	$800 / 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 and 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 travelling)	n/a	7 days out of Canada 183 within Canada $1,000,000 lifetime maximum	15 days out of Canada 183 within Canada $1,000,000 lifetime maximum

Replacement Health Coverage

SASKATCHEWAN MONTHLY RATES

Effective June 2024

		Health Plan Type		
	Age	EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	$73.00	$152.50	$188.25
	35 - 44	$74.75	$156.50	$201.75
	45 - 54	$85.50	$172.50	$224.50
	55 - 59	$96.25	$184.00	$226.50
	60 - 64	$99.50	$188.25	$250.25
	65 - 69	$78.75	$166.00	$202.75
	70 - 74	$86.75	$172.00	$220.50
	75 - 79	$88.00	$213.25	$258.25
	80 +	$121.00	$279.50	$310.00

		Health Plan Type		
	Age	EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	$138.00	$287.50	$350.75
	35 - 44	$150.75	$324.25	$363.75
	45 - 54	$155.75	$333.25	$415.25
	55 - 59	$176.75	$312.25	$428.00
	60 - 64	$187.00	$358.00	$475.25
	65 - 69	$152.75	$301.75	$376.75
	70 - 74	$166.50	$323.50	$424.25
	75 - 79	$174.75	$399.25	$489.00
	80 +	$227.25	$509.00	$581.75

		Health Plan Type		
	Age	EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	$182.25	$387.50	$426.50
	35 - 44	$191.50	$420.25	$482.50
	45 - 54	$205.50	$456.75	$552.50
	55 - 59	$231.50	$451.00	$561.00
	60 - 64	$244.50	$494.75	$573.25
	65 - 69	$198.25	$401.00	$512.25
	70 - 74	$220.75	$421.25	$604.00
	75 - 79	$239.50	$488.50	$637.50
	80 +	$315.75	$676.25	$762.75

How much does Replacement Health Insurance cost?

KEY FACTORS TO DETERMINE YOUR RATE:

- **Couple / Family** the oldest person on the application determines rate.
- **Family** is 3+ people.
- **Families of 6+** add 30% to rate.
- **Applicants ages 80+** are only elgible for travel coverage in Canada.

Want coverage you can count on?

We're ready when you are. Visit **gms.ca**, call us at **1 800 667 3699**, or speak with your GMS broker for more information and a free quote.



Also available from GMS:



GROUP BENEFIT PLANS

Insured benefit packages perfect for small and medium-sized companies.



VISITORS TO CANADA INSURANCE

Emergency medical insurance for new arrivals or visitors to Canada. Includes help to coordinate treatment and care.



TRAVELSTAR® TRAVEL INSURANCE

Quality coverage for medical emergencies, trip disruptions, and lost, damaged, or delayed bags.

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