

ONTARIO

Personal Health Coverage

Health insurance designed to go and grow with you.

gms

Rates effective December 1, 2025
Benefits effective April 1, 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.

You know best what you need to feel good. Our plans cover all the bases – all you have to do is pick one and customize to your liking and lifestyle.

Convenient claims.

Submit your claims online to get cash back sooner or find participating health providers who will send us the bill, so you don't have to.

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.

GMS Care Network:

Around-the-clock care.

GMS Care Network is our signature assistance program available to all Personal 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.

Personal Health Insurance

We chose the name Personal Health for our private health insurance plans because health is just that: personal. Everyone has different needs when it comes to health insurance, and those needs can change over time.

With a wide range of benefits covering costs that government and other private benefit plans won't, Personal Health Insurance plans offer flexibility, ease, and choice to pick the plan that's right for you – now and in the future.

CHOOSE FROM THREE PLANS:

- **BasicPlan:** Cover your bases with the basics (and a few extras).
- **ExtendaPlan®:** MOST POPULAR The basics plus the comfort and convenience of coverage for vision care, massage therapy, and more.
- **OmniPlan®:** Our most extensive benefits package. Enjoy our highest level of coverage with fewer out-of-pocket expenses.

ADD-ON COVERAGE:

Four more ways to make your Personal Health plan work for you:

+ **Basic Prescription Drugs:** Up to $3,500 of coverage per person per year.
+ **Enhanced Prescription Drugs:** Up to $5,000 of coverage per person per year, including $800 for drugs prescribed for pre-existing conditions.
+ **Dental Care:** Coverage for basic dental services like exams and fillings, and major services like crowns, bridges, and dentures.
+ **Hospital Cash:** Coverage for extended hospital stays, with $100 per day to a maximum of $3,000 per year.
+ **Travel:** Emergency medical coverage for trips within and outside of 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.

Plan Comparison

Benefits (per person)	**BasicPlan** (the classic)	**ExtendaPlan** (most popular)	**OmniPlan** (the works)
Vision Care (Eye exams and frames/lenses)	n/a	80% to $250 per 2 years combined	1 eye exam per 2 years 90% to $250 per 2 years for frames/lenses
Health Practitioners	70% to $250 combined maximum *Acupuncturist, Chiropodist/Podiatrist, Naturopath, Dietitian, Osteopath*	80% to $350 combined maximum *Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist/ Athletic Therapist*	90% to $300 maximum/ specialty *Acupuncturist, Chiropractor, Chiropodist/Podiatrist, Massage Therapist, Naturopath, Dietitian, Osteopath, Physiotherapist/ Athletic Therapist*
Counselling Services (Psychologist, Psychotherapist, Clinical Counsellor and Registered Social Worker)	n/a	$65 per visit, 10 visits combined	$65 per visit, 15 visits combined
Speech Pathologist/Therapist	$45 per visit, 5 visits combined	$45 per visit, 10 visits combined	$45 per visit, 10 visits combined
Hearing Aids	n/a	$500 per 5 years	$800 per 5 years
Health Supplies & Equipment	n/a	$500	$500
Diabetic Supplies & Equipment	n/a	$300	$300
Oxygen Equipment	n/a	$500 per year $1,500 lifetime maximum	$500 per year $2,500 lifetime maximum
Blood Pressure Monitors	n/a	1 per policy per 5 years	1 per policy per 5 years
Custom Made Foot Orthotics	n/a	80% - 1 per 5 years for adults 1 per year for children under 16	80% - 1 per 3 years for adults 1 per year for children under 16
Orthopedic Shoes	n/a	$225	$225
Mobility Aids	n/a	$300	$300
Ostomy Supplies	n/a	$300	$300
Ambulance	$2,000	Unlimited	Unlimited
Air Ambulance	Unlimited	Unlimited	Unlimited
Casts & Crutches	Unlimited	Unlimited	Unlimited
Preferred Hospital Rooms	$500	$1,000	45 days to $3,500
Private Duty Nursing	80% to $1,500 (in-hospital only)	80% to $3,000	80% to $5,000
Accidental Dental	$500 per injury	$2,000 per injury	$5,000 per injury
Wheelchairs, Motorized Scooters and Adjustable Beds	$500 per 5 years	$750 per 5 years	$1,000 per 5 years
Prosthetic Appliances	Artificial eyes, limbs, breasts, and surgical bras	Artificial eyes, limbs, breasts, and surgical bras	Artificial eyes, limbs, breasts, and surgical bras
Patient Walkers	80% to $300 per 5 years	80% to $300 per 5 years	80% to $300 per 5 years
GMS Care Network	Included	Included	Included

This brochure is a summary of benefits only. Full details, along with the terms, conditions, limitations, and exclusions are in the policy.

GMS Personal Health Coverage: Ontario Rate Schedule

Monthly Rates Effective December 1, 2025

SINGLE

	Health Plan Type			Additional Coverage Options						
Age	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
Under 35	$10.00	$30.25	$64.00	$24.00	$76.75	$71.50	$10.00	$6.25	$11.00	$17.00
35 - 44	$10.25	$32.50	$68.25	$32.75	$94.00	$73.00	$10.25	$8.00	$13.00	$18.25
45 - 54	$10.50	$31.50	$68.25	$40.75	$105.75	$74.50	$10.50	$8.00	$13.50	$19.25
55 - 59	$13.00	$31.50	$68.25	$44.75	$108.00	$73.25	$12.50	$10.50	$15.75	$23.25
60 - 64	$13.50	$34.00	$68.25	$53.00	$126.50	$72.75	$16.00	$15.00	$21.25	$31.00
65 - 69	$14.50	$43.00	$71.50	$31.25	$72.75	$76.50	$29.50	$17.25	$26.75	$51.50
70 - 74	$17.25	$54.50	$71.50	$31.75	$76.00	$76.50	$32.25	$22.75	$31.25	$68.25
75 - 79	$19.50	$62.75	$77.75	$35.00	$77.50	$78.00	$35.50	$25.00	$44.75	$94.25
80 +	$22.25	$69.00	$80.25	$35.00	$78.75	$79.25	$45.75	$8.25	$9.25	$9.25

COUPLE

	Health Plan Type			Additional Coverage Options						
Age	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
Under 35	$14.50	$46.25	$101.25	$43.25	$128.50	$143.75	$18.50	$14.50	$21.50	$32.00
35 - 44	$15.25	$47.75	$107.50	$62.50	$168.50	$146.75	$20.00	$17.00	$25.00	$36.25
45 - 54	$16.25	$48.00	$108.25	$73.50	$186.00	$149.75	$21.00	$16.00	$25.75	$37.75
55 - 59	$20.00	$48.75	$107.75	$80.75	$194.75	$146.75	$24.00	$20.25	$31.00	$44.75
60 - 64	$22.25	$53.25	$108.25	$94.50	$227.50	$145.00	$30.50	$28.25	$43.25	$63.25
65 - 69	$24.00	$70.50	$115.75	$59.50	$131.75	$154.00	$56.50	$37.25	$54.00	$101.00
70 - 74	$29.00	$84.75	$117.25	$60.25	$137.00	$154.00	$63.00	$44.75	$62.50	$136.00
75 - 79	$34.50	$99.25	$136.00	$65.25	$140.00	$156.75	$67.00	$51.50	$87.25	$185.75
80 +	$41.50	$110.75	$145.75	$65.75	$144.25	$159.50	$87.25	$16.00	$52.50	$101.00

FAMILY

	Health Plan Type			Additional Coverage Options						
Age	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
Under 35	$15.25	$57.50	$147.75	$44.00	$156.50	$215.25	$27.50	$17.00	$24.50	$36.00
35 - 44	$17.25	$59.75	$153.25	$65.25	$198.00	$221.00	$28.75	$17.50	$27.00	$41.25
45 - 54	$18.25	$58.00	$149.75	$80.75	$229.00	$225.50	$29.50	$17.00	$29.25	$44.50
55 - 59	$20.75	$59.75	$145.50	$88.50	$239.25	$220.25	$33.50	$23.25	$36.00	$51.50
60 - 64	$25.00	$66.75	$141.00	$105.25	$279.50	$218.50	$39.00	$31.00	$46.50	$69.75
65 - 69	$27.00	$87.25	$147.25	$61.75	$164.50	$231.50	$71.00	$40.00	$60.75	$114.25
70 - 74	$32.50	$109.50	$147.25	$63.75	$171.25	$231.50	$75.75	$49.25	$68.75	$153.25
75 - 79	$36.00	$123.25	$161.50	$67.75	$174.00	$235.75	$81.25	$56.00	$100.50	$211.00
80 +	$44.00	$136.25	$164.75	$68.25	$178.00	$240.00	$103.00	$37.75	$56.75	$106.50

Key details for determining your rate:

Family is 3+ people

Families of 6+ Add 30% to rate.

Couple or Family: Oldest person on the application determines rate.

Applicants ages 80+ are only elgible for travel coverage in Canada

Your medical history will detemine whether you are assessed for a premium adjustment.

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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Benefits effective April 1, 2024 • 1APR24
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