

TRIP CANCELLATION COVERAGE

Vacations can be major investments. They can also be risky ones. Bad weather can force cancellations, medical emergencies can postpone departures, and connections can be missed. Protect your investment with coverage for:

- **non-refundable transportation** (airfare, bus and cruise tickets)
- **non-refundable travel arrangements** (accommodations, tours and event tickets)
- **cancellation penalties**
- **expenses for delays** (meals, accommodations, taxi or ride-sharing services, and more)
- **baggage loss, damage and delay**

Trip Cancellation Plan Rates

Rates effective October 5, 2023 Rates are per person.

Age	Single-Trip Sum Insured						Add \$4.80 per \$100 of Sum Insured to the \$4,200 premium	Multi-Trip Annual Sum Insured		
	\$0 – 700	\$701 – 1,400	\$1,401 – 2,100	\$2,101 – 2,800	\$2,801 – 3,500	\$3,501 – 4,200		\$4,201 – 20,000	\$1,500	\$2,500
Under 18	\$42.00	\$66.00	\$105.00	\$128.00	\$148.00	\$191.00		\$147.00	\$194.00	\$436.00
18 – 34	\$43.00	\$68.00	\$107.00	\$130.00	\$150.00	\$193.00		\$165.00	\$219.00	\$468.00
35 – 54	\$44.00	\$70.00	\$108.00	\$133.00	\$152.00	\$194.00		\$197.00	\$255.00	\$529.00
55 – 59	\$47.00	\$72.00	\$110.00	\$135.00	\$154.00	\$196.00		\$205.00	\$270.00	\$532.00
60 – 64	\$48.00	\$79.00	\$120.00	\$150.00	\$172.00	\$229.00		\$253.00	\$314.00	\$619.00
65 – 69	\$54.00	\$80.00	\$129.00	\$159.00	\$186.00	\$267.00		\$263.00	\$333.00	\$644.00
70 – 74	\$66.00	\$94.00	\$148.00	\$193.00	\$222.00	\$321.00		\$310.00	\$382.00	\$724.00
75 – 79	\$78.00	\$127.00	\$216.00	\$259.00	\$291.00	\$428.00		\$484.00	\$629.00	\$1,066.00
80 +	\$100.00	\$155.00	\$264.00	\$315.00	\$371.00	\$506.00		n/a	n/a	n/a

TRIP DELAY UPGRADE
PER PERSON

SINGLE-TRIP PLAN

\$25 PER TRIP

MULTI-TRIP ANNUAL PLAN

\$60



**Bundle
your coverage
and save!**

**Save 10% on TravelStar®
Trip Cancellation Coverage
when you bundle it with
Emergency Medical Coverage.**

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

-  **Health Insurance**
Supplemental coverage for everyday health and emergency medical needs not covered by government health plans.
-  **Immigrants & Visitors to Canada**
Emergency medical insurance for new arrivals or visitors to Canada – includes helpful assistance to coordinate treatment and care.
-  **Group Benefit Plans**
Insured benefit packages specifically designed and priced for businesses of any size.

Group Medical Services

2055 Albert Street, PO Box 1949
Regina, SK S4P 0E3

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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TravelStar® Travel Insurance Emergency Medical & Trip Cancellation Coverage

Effective October 5, 2023

Are you a... Snowbird? Business traveller? Cross-border shopper? Or vacationing in another province or country?

We Canadians love to travel.
And TravelStar® Travel Insurance
from GMS is the most important
item to pack.

Choose the TravelStar coverage
you need.

TRAVEL WITH FAMILY AND SAVE

Travelling with family? Apply together and everyone receives a 5% companion discount* on their Single-Trip Emergency Medical Coverage. Best of all – kids travel for free!

*Discount only applies to Single-Trip Emergency Medical Plan premiums. It will not be applied to Trip Cancellation premiums. You must be travelling with at least one family member (spouse or dependant) over 16 years of age in order for the discount to apply. There is no charge for dependants under 16 when travelling with their parent(s).

EMERGENCY MEDICAL COVERAGE

Many Canadians travel without insurance, assuming government health plans cover everything. They don't.

Just one incident can be financially devastating. Travel protected with affordable TravelStar Emergency Medical Coverage.

- **\$5 million (CDN) in coverage** anywhere outside your province of residence
- **24 essential benefits** (covering ambulances, hospital stays, diagnostic tests and more)
- **24/7 worldwide assistance** provided in a number of different languages
- **Direct service provider payments**
- **Virtual care** lets you talk to a medical professional over the phone or video when you have a minor emergency like a sprained ankle. Availability of virtual care depends on your symptoms and location.

Travel more than once a year?

Choose between a single-trip and multi-trip plan to make sure your covered, no matter what your travel habits are.

Multi-Trip Annual Plan:

- Designed for frequent travellers and Snowbirds.
- Coverage for an unlimited number of trips in a policy year.
- Choose between 15 and 30 days of coverage.
- Extend coverage on a daily basis with a single-trip emergency medical plan

Single-Trip Plan:

- Designed for travelers with one trip in mind
- Purchase coverage for trips up to 365 days
- Top up coverage from another insurance plan

Emergency Medical Plan Rates

Rates effective October 5, 2023. Applicants over 60 need to complete a medical questionnaire to determine if a Star, Select +, Select, Standard + or Standard rate applies. Please refer to the policy for full benefits and conditions of coverage. Premium charged may be subject to tax. A 15% smoking surcharge applies to both Single-Trip and Multi-Trip Annual emergency medical rates if you are 18 years of age or older and have used tobacco products in the last 2 years.

Single-Trip Rates (\$250 deductible, rates are per person, per day)									
		Trip Length (# of days)							
Age	Rate	0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183
Under 18	Star	\$2.34	\$2.54	\$2.96	\$3.10	\$3.44	\$3.55	\$3.72	\$3.90
18 – 34	Star	\$2.61	\$2.86	\$3.69	\$3.84	\$4.56	\$4.69	\$5.04	\$5.23
35 – 54	Star	\$2.89	\$3.22	\$3.71	\$3.85	\$4.56	\$4.88	\$5.23	\$5.41
55 – 59	Star	\$3.76	\$4.44	\$4.52	\$4.64	\$5.17	\$6.08	\$6.46	\$6.63
60 – 64	Star	\$3.92	\$3.92	\$4.06	\$4.07	\$4.48	\$6.26	\$7.37	\$7.39
	Select +	\$6.13	\$6.14	\$6.36	\$6.47	\$7.56	\$9.54	\$10.64	\$11.79
	Select	\$8.36	\$8.38	\$9.69	\$11.15	\$12.03	\$13.85	\$15.08	\$15.64
	Standard +	\$10.21	\$10.24	\$12.44	\$14.13	\$15.18	\$16.73	\$18.30	\$18.66
65 – 69	Standard	\$12.58	\$12.60	\$15.24	\$15.45	\$16.13	\$18.60	\$20.19	\$20.24
	Star	\$6.18	\$6.42	\$6.51	\$6.65	\$6.95	\$7.49	\$8.42	\$8.69
	Select +	\$8.42	\$9.59	\$10.01	\$10.14	\$10.26	\$11.15	\$14.58	\$18.10
	Select	\$11.25	\$12.50	\$14.48	\$14.50	\$15.43	\$16.68	\$19.05	\$20.91
70 – 74	Standard +	\$14.37	\$15.54	\$18.88	\$18.79	\$20.01	\$21.14	\$23.06	\$24.80
	Standard	\$18.10	\$18.77	\$22.26	\$20.66	\$23.49	\$24.61	\$26.32	\$27.62
	Star	\$8.97	\$9.35	\$9.46	\$9.52	\$10.30	\$11.68	\$13.54	\$15.17
	Select +	\$12.05	\$12.46	\$12.98	\$13.10	\$13.45	\$16.61	\$19.68	\$22.39
75 – 79	Select	\$16.21	\$17.77	\$19.03	\$19.97	\$20.92	\$23.28	\$25.04	\$27.18
	Standard +	\$18.95	\$21.16	\$23.78	\$24.75	\$25.89	\$28.42	\$29.63	\$32.07
	Standard	\$20.92	\$24.12	\$28.07	\$28.31	\$29.38	\$32.47	\$33.60	\$34.73
	Star	\$15.61	\$16.84	\$16.82	\$18.78	\$20.79	\$22.36	\$21.91	\$22.57
80 +	Select +	\$23.10	\$26.18	\$25.78	\$28.50	\$31.61	\$33.12	\$37.45	\$43.23
	Select	\$28.85	\$32.73	\$32.37	\$35.92	\$40.62	\$43.60	\$45.55	\$51.61
	Standard +	\$34.55	\$39.05	\$38.87	\$42.39	\$47.96	\$51.30	\$52.64	\$58.34
	Standard	\$37.99	\$42.45	\$42.53	\$45.51	\$51.49	\$56.39	\$55.66	\$58.78
80 +	Star	\$22.42	\$23.38	\$24.91	\$25.98	\$28.04	\$31.63	\$31.67	\$34.49
	Select +	\$34.41	\$36.61	\$40.10	\$42.99	\$46.38	\$52.00	\$56.94	\$63.94
	Select	\$42.92	\$45.88	\$50.54	\$53.38	\$57.58	\$64.68	\$69.44	\$76.40
	Standard +	\$51.12	\$54.89	\$60.74	\$63.17	\$68.12	\$76.13	\$80.31	\$86.30
80 +	Standard	\$58.34	\$61.15	\$65.51	\$66.36	\$74.07	\$82.34	\$87.99	\$96.46

Minimum premium of \$20 per application. When used as a top-up plan, the rate used in calculating the premium is based on the total trip length.

Multi-Trip Annual Rates (\$0 deductible, rates are per person, per year)			
		Trip Length (# of days)	
Age	Rate	30	15
Under 18	Star	\$53	\$41
18 – 34	Star	\$108	\$76
35 – 54	Star	\$131	\$78
55 – 59	Star	\$144	\$103
60 – 64	Star	\$256	\$157
	Select +	\$272	\$175
	Select	\$332	\$223
	Standard +	\$382	\$270
65 – 69	Standard	\$452	\$313
	Star	\$455	\$266
	Select +	\$503	\$286
	Select	\$592	\$383
70 – 74	Standard +	\$709	\$457
	Standard	\$839	\$556
	Star	\$695	\$449
	Select +	\$762	\$493
75 – 79	Select	\$898	\$608
	Standard +	\$1,078	\$729
	Standard	\$1,278	\$864
	Star	\$886	\$598
80 +	Select +	\$974	\$656
	Select	\$1,148	\$771
	Standard +	\$1,378	\$926
	Standard	\$1,634	\$1,047

DEDUCTIBLE OPTIONS: Use the rates in the applicable chart to calculate different deductibles.

SINGLE-TRIP	\$0 deductible = rate x 1.1	\$250 deductible = 1	\$1,000 deductible = rate x 0.9	\$5,000 deductible = rate x 0.8
MULTI-TRIP ANNUAL	\$0 deductible = shown in chart	\$250 deductible = rate x 0.9	\$1,000 deductible = rate x 0.8	\$5,000 deductible = rate x 0.7

For more information on our TravelStar Travel Insurance plans,
see a GMS broker, visit www.gms.ca or call **1.800.667.3699**