



Group Medical Services

TravelStar® Travel Insurance

Emergency Medical - Rate Schedule

Effective September 1, 2009

Multi-Trip Annual Emergency Medical

Age	Trip Length (# of days)	
	30 days	15 days
Under 18	\$9	\$6
18-34	\$52	\$33
35-44	\$58	\$38
45-54	\$69	\$45
55-59	\$104	\$68
60-64	\$167	\$108
65-69	\$242	\$158
70-74	\$328	\$214
75-79	\$420	\$274

Rates are per person, per year. Up to 15 or 30 days per trip.

Single Trip Daily Emergency Medical

Age/Rate	Trip Length (# of days)								
	0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183	
Under 18	\$1.15	\$1.39	\$1.65	\$1.70	\$1.75	\$1.80	\$1.91	\$2.01	
18-34	\$1.15	\$1.39	\$1.65	\$1.70	\$1.75	\$1.80	\$1.91	\$2.01	
35-54	\$1.15	\$1.39	\$1.65	\$1.70	\$1.75	\$1.80	\$1.91	\$2.01	
55-59	\$1.80	\$1.85	\$1.96	\$2.01	\$2.06	\$2.11	\$2.16	\$2.21	
60-64	Star	\$2.54	\$2.59	\$2.69	\$2.79	\$2.84	\$2.94	\$3.13	\$3.47
	Select	\$3.91	\$4.07	\$4.39	\$4.98	\$5.14	\$5.36	\$6.00	\$6.43
	Standard	\$4.93	\$5.25	\$5.68	\$6.05	\$6.27	\$6.64	\$7.28	\$7.66
65-69	Star	\$2.99	\$3.09	\$3.29	\$3.49	\$3.64	\$3.79	\$3.99	\$4.24
	Select	\$4.86	\$5.40	\$5.89	\$6.11	\$6.44	\$6.88	\$7.20	\$7.69
	Standard	\$6.71	\$7.59	\$7.97	\$8.51	\$8.79	\$9.33	\$9.82	\$10.31
70-74	Star	\$4.38	\$4.43	\$4.76	\$4.97	\$5.14	\$5.35	\$5.62	\$5.89
	Select	\$6.96	\$7.07	\$7.52	\$7.97	\$8.53	\$9.26	\$9.99	\$10.38
	Standard	\$8.81	\$9.32	\$9.82	\$10.50	\$10.67	\$11.90	\$12.97	\$13.53
75-79	Star	\$6.95	\$7.06	\$7.50	\$8.05	\$8.88	\$9.21	\$9.37	\$9.65
	Select	\$11.73	\$12.36	\$12.99	\$13.56	\$14.42	\$15.05	\$16.60	\$18.14
	Standard	\$14.42	\$15.16	\$16.25	\$16.71	\$18.20	\$19.17	\$20.60	\$21.92
80 & Over	Star	\$11.36	\$12.02	\$12.68	\$13.34	\$14.00	\$15.16	\$15.49	\$16.26
	Select	\$20.72	\$21.86	\$22.89	\$24.03	\$25.18	\$26.32	\$28.61	\$30.33
	Standard	\$25.06	\$25.81	\$27.12	\$28.33	\$29.99	\$31.76	\$33.99	\$36.17

Rates are per person, per day. Minimum premium of \$15.00 per Daily Travel application.

\$250 Canadian deductible per person. To determine a \$0 deductible, add 10% to the daily rate.

When used as a top-up plan, the Daily rate used in calculating the premium is based upon the total trip length.

Group Medical Services

#200 - 3303 Hillsdale Street, Regina SK, S4S 7J8

1-800-667-3699 • www.gms.ca

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Group Medical Services

TravelStar® Travel Insurance

Trip Cancellation & Interruption, Baggage Coverage - Rate Schedule

Effective September 1, 2009

Trip Cancellation & Interruption

Age	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 & Over
Under 18	\$21	\$32	\$40	\$53	\$68	\$91	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
18-34	\$25	\$36	\$45	\$60	\$76	\$100	
35-54	\$30	\$43	\$54	\$70	\$89	\$117	
55-59	\$34	\$45	\$56	\$74	\$92	\$118	
60-64	\$40	\$54	\$69	\$86	\$110	\$142	
65-69	\$47	\$59	\$72	\$91	\$118	\$149	
70-74	\$57	\$67	\$85	\$105	\$137	\$171	
75-79	\$83	\$105	\$133	\$173	\$210	\$265	
80 & Over	\$107	\$142	\$176	\$228	\$268	\$338	

Rates are per person.

Baggage Loss, Damage & Delay

# of days	Sum Insured		
	\$1,000	\$1,500	\$2,000
1-4	\$17	\$24	\$33
5-9	\$25	\$37	\$48
10-15	\$40	\$58	\$78
16-22	\$54	\$78	\$105
23-30	\$63	\$92	\$124
31-183	Add \$0.50/day	Add \$0.75/day	Add \$1.00/day

Rates are per person.

Coverage Options

Items Covered	Coverage Type	
	Single Trip	Multi-Trip
Loss of Sporting Goods	\$25 per item	\$60 per item
Loss of Computer Equipment	\$25 per item	\$60 per item
Trip Delay Upgrade	\$20 per plan	\$50 per plan
Increased Per Item Baggage Limit	\$20 per plan	\$50 per plan

Rates are per person.

Looking for the Ultimate in Travel Flexibility and Savings?

GMS All-Inclusive Multi-Trip coverage protects your health, your belongings and your trip investments. Pay one annual fee for complete coverage for each trip under 15 or 30 days each year.

Travelling as a Group?

Group Medical Services provides travel insurance for larger groups. Contact us at 1-800-667-3699 or info@gms.ca for your custom quotation.

Planning a Trip for Longer than 183 Days?

Contact GMS for a custom quote to meet your specific travel needs. Call 1-800-667-3699 or email info@gms.ca at your convenience.

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Group Medical Services

TravelStar® Travel Insurance

All-Inclusive Single Trip - Rate Schedule

Emergency Medical, Trip Cancellation & Interruption, Baggage

Effective September 1, 2009

Age	Trip Length (# of days)	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 & Over
Under 18	1-4	\$30	\$37	\$42	\$50	\$59	\$70	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$40	\$47	\$52	\$59	\$68	\$78	
	10-15	\$52	\$58	\$61	\$70	\$78	\$86	
	16-22	\$61	\$68	\$72	\$81	\$89	\$98	
	23-30	\$74	\$80	\$83	\$92	\$99	\$107	
18-34	1-4	\$33	\$40	\$45	\$54	\$64	\$76	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$43	\$49	\$55	\$63	\$73	\$83	
	10-15	\$55	\$61	\$65	\$75	\$84	\$93	
	16-22	\$64	\$71	\$76	\$85	\$95	\$105	
	23-30	\$77	\$84	\$87	\$97	\$106	\$115	
35-54	1-4	\$35	\$46	\$56	\$71	\$91	\$116	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$46	\$57	\$68	\$82	\$102	\$124	
	10-15	\$58	\$69	\$78	\$95	\$115	\$137	
	16-22	\$68	\$80	\$90	\$107	\$127	\$149	
	23-30	\$82	\$94	\$103	\$120	\$140	\$160	
55-59	1-4	\$39	\$50	\$60	\$75	\$95	\$120	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$52	\$63	\$74	\$89	\$109	\$136	
	10-15	\$68	\$79	\$88	\$105	\$125	\$153	
	16-22	\$82	\$94	\$104	\$121	\$141	\$175	
	23-30	\$101	\$113	\$123	\$139	\$159	\$195	
60-64	1-4	\$49	\$60	\$76	\$90	\$113	\$139	Add \$5 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$73	\$85	\$99	\$115	\$137	\$160	
	10-15	\$100	\$112	\$126	\$141	\$162	\$182	
	16-22	\$129	\$141	\$154	\$170	\$192	\$210	
	23-30	\$159	\$172	\$187	\$203	\$226	\$245	
65-69	1-4	\$55	\$66	\$81	\$97	\$123	\$150	Add \$6 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$83	\$97	\$110	\$125	\$150	\$173	
	10-15	\$113	\$125	\$138	\$154	\$181	\$203	
	16-22	\$148	\$159	\$174	\$189	\$218	\$239	
	23-30	\$188	\$198	\$211	\$229	\$255	\$273	
70-74	1-4	\$68	\$78	\$95	\$115	\$145	\$174	Add \$7 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$105	\$117	\$133	\$153	\$183	\$208	
	10-15	\$145	\$156	\$171	\$192	\$222	\$244	
	16-22	\$193	\$204	\$218	\$241	\$270	\$291	
	23-30	\$244	\$255	\$268	\$293	\$321	\$339	
75-79	1-4	\$102	\$123	\$150	\$189	\$225	\$273	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$158	\$180	\$207	\$246	\$282	\$323	
	10-15	\$222	\$242	\$269	\$308	\$344	\$378	
	16-22	\$299	\$321	\$348	\$387	\$424	\$454	
	23-30	\$381	\$405	\$431	\$471	\$508	\$533	
80 & Over	1-4	\$141	\$174	\$208	\$256	\$295	\$353	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$239	\$274	\$307	\$356	\$396	\$444	
	10-15	\$344	\$377	\$411	\$459	\$499	\$537	
	16-22	\$482	\$515	\$549	\$598	\$638	\$668	
	23-30	\$621	\$654	\$688	\$738	\$779	\$802	

Rates are per person, per trip length.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

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Group Medical Services

TravelStar® Travel Insurance

Non-Medical Inclusive Single Trip - Rate Schedule

Trip Cancellation & Interruption, Baggage

Effective September 1, 2009

Age	Trip Length (# of days)	Sum Insured						
		\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	
Under 18	1-4	\$30	\$37	\$42	\$50	\$60	\$75	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$34	\$41	\$46	\$54	\$63	\$77	
	10-15	\$40	\$47	\$50	\$60	\$68	\$82	
	16-22	\$42	\$49	\$53	\$63	\$71	\$85	
	23-30	\$47	\$54	\$57	\$66	\$74	\$87	
18-34	1-4	\$32	\$39	\$45	\$54	\$65	\$81	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$37	\$44	\$50	\$58	\$69	\$84	
	10-15	\$44	\$50	\$54	\$65	\$75	\$89	
	16-22	\$46	\$53	\$58	\$68	\$77	\$92	
	23-30	\$51	\$58	\$62	\$72	\$81	\$95	
35-54	1-4	\$35	\$46	\$57	\$72	\$93	\$120	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$40	\$51	\$63	\$78	\$99	\$124	
	10-15	\$47	\$59	\$68	\$86	\$107	\$131	
	16-22	\$49	\$62	\$72	\$90	\$111	\$136	
	23-30	\$56	\$68	\$78	\$96	\$117	\$140	
55-59	1-4	\$37	\$48	\$59	\$75	\$96	\$121	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$42	\$54	\$65	\$81	\$102	\$127	
	10-15	\$49	\$61	\$70	\$88	\$109	\$133	
	16-22	\$51	\$64	\$75	\$92	\$113	\$138	
	23-30	\$58	\$70	\$81	\$98	\$119	\$142	
60-64	1-4	\$44	\$56	\$72	\$87	\$111	\$140	Add \$5 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$49	\$62	\$77	\$93	\$117	\$144	
	10-15	\$58	\$70	\$85	\$101	\$123	\$148	
	16-22	\$61	\$74	\$87	\$104	\$127	\$153	
	23-30	\$65	\$79	\$95	\$111	\$135	\$163	
65-69	1-4	\$48	\$60	\$76	\$92	\$120	\$150	Add \$6 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$54	\$68	\$82	\$98	\$124	\$153	
	10-15	\$62	\$75	\$88	\$105	\$133	\$162	
	16-22	\$65	\$77	\$92	\$108	\$139	\$168	
	23-30	\$74	\$84	\$98	\$117	\$144	\$170	
70-74	1-4	\$58	\$68	\$86	\$107	\$139	\$173	Add \$7 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$63	\$76	\$92	\$113	\$145	\$178	
	10-15	\$71	\$83	\$99	\$121	\$152	\$184	
	16-22	\$76	\$87	\$102	\$126	\$156	\$188	
	23-30	\$82	\$93	\$107	\$133	\$163	\$193	
75-79	1-4	\$84	\$106	\$134	\$175	\$213	\$269	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$87	\$110	\$139	\$180	\$217	\$273	
	10-15	\$98	\$119	\$147	\$188	\$226	\$278	
	16-22	\$100	\$123	\$151	\$192	\$231	\$285	
	23-30	\$106	\$131	\$159	\$201	\$239	\$294	
80 & Over	1-4	\$108	\$143	\$179	\$229	\$270	\$339	Add \$8 per \$100 of Sum Insured to the \$4,200 premium
	5-9	\$111	\$148	\$183	\$234	\$276	\$347	
	10-15	\$122	\$156	\$192	\$243	\$285	\$352	
	16-22	\$127	\$162	\$197	\$249	\$291	\$358	
	23-30	\$133	\$168	\$204	\$256	\$299	\$366	

Rates are per person. For trips 31 - 183 days, add \$0.50 to the 30 day premium for every day over 30 days.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

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Group Medical Services

TravelStar® Travel Insurance

All-Inclusive Multi-Trip & Non-Medical Inclusive Multi-Trip - Rate Schedules

Effective September 1, 2009

All Inclusive Multi-Trip Emergency Medical, Trip Cancellation & Interruption, Baggage

Age	Trip Length (# of days)	Sum Insured	
		Trip Cancellation	
		Up to \$1,500	Up to \$2,500
Under 18	30	\$127	\$166
	15	\$110	\$148
18-34	30	\$176	\$218
	15	\$142	\$185
35-54	30	\$211	\$295
	15	\$155	\$227
55-59	30	\$253	\$336
	15	\$184	\$255
60-64	30	\$333	\$421
	15	\$242	\$315
65-69	30	\$403	\$504
	15	\$290	\$373
70-74	30	\$495	\$614
	15	\$356	\$457
75-79	30	\$679	\$853
	15	\$495	\$644

Rates are per person, per year.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

Non-Medical Inclusive Multi-Trip Trip Cancellation & Interruption, Baggage

Age	Trip Length (# of days)	Sum Insured	
		Trip Cancellation	
		Up to \$1,500	Up to \$2,500
Under 18	30	\$132	\$175
	15	\$116	\$158
18-34	30	\$143	\$190
	15	\$125	\$172
35-54	30	\$181	\$273
	15	\$138	\$216
55-59	30	\$187	\$278
	15	\$142	\$222
60-64	30	\$218	\$315
	15	\$170	\$251
65-69	30	\$228	\$339
	15	\$179	\$270
70-74	30	\$251	\$383
	15	\$201	\$312
75-79	30	\$372	\$565
	15	\$300	\$465

Rates are per person, per year.

Includes \$10,000 Trip Interruption coverage and \$1,500 Baggage coverage.

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