



ONTARIO

Replacement Health Coverage

Health insurance with our
acceptance guarantee.

gms

Effective July 15, 2026

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+.

WHAT'S INCLUDED:



Telemedicine

Meet with licensed Canadian general practitioners by phone, or text. This service supports medical needs, prescriptions, and general health questions. Available 24/7, as often as you need it—so you can manage your health from the comfort of your home.



Online Pharmacy

Access an online pharmacy with prescription delivery right to your door. Easily order, refill, and manage your medications from anywhere, helping you save time and stay on track with your treatment.



Mental Health Support

Access a range of mental health services, including counselling for individuals and couples, plus additional coaching to support emotional well-being and everyday challenges



Personalized Nutrition

Receive personalized nutrition support tailored to your goals, including consultations and guidance to help you build healthier habits and improve your overall wellness.

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

ONTARIO MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$94.50	\$192.50	\$244.50
	35 - 44	\$98.25	\$200.00	\$260.75
	45 - 54	\$111.75	\$220.50	\$302.50
	55 - 59	\$123.25	\$227.50	\$316.25
	60 - 64	\$134.75	\$243.75	\$327.50
	65 - 69	\$117.25	\$205.00	\$261.00
	70 - 74	\$141.75	\$209.50	\$263.50
	75 - 79	\$155.00	\$273.00	\$348.75
	80 +	\$193.25	\$350.00	\$444.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$177.25	\$354.75	\$444.00
	35 - 44	\$197.00	\$371.00	\$471.25
	45 - 54	\$205.75	\$374.50	\$542.00
	55 - 59	\$225.75	\$373.75	\$578.00
	60 - 64	\$254.50	\$411.25	\$598.50
	65 - 69	\$215.50	\$357.25	\$483.75
	70 - 74	\$261.25	\$419.00	\$544.75
	75 - 79	\$284.50	\$549.00	\$655.25
	80 +	\$352.25	\$704.25	\$897.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$210.00	\$412.50	\$537.25
	35 - 44	\$246.00	\$436.25	\$588.25
	45 - 54	\$275.75	\$500.00	\$691.00
	55 - 59	\$297.75	\$507.50	\$702.50
	60 - 64	\$311.25	\$542.75	\$736.25
	65 - 69	\$254.25	\$472.50	\$619.25
	70 - 74	\$307.75	\$472.75	\$695.75
	75 - 79	\$336.00	\$622.25	\$797.75
	80 +	\$419.75	\$798.25	\$1,018.50

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 eligible 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.

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

P 1.800.667.3699 **E** info@gms.ca

gms.ca

GMS Insurance Inc. is a wholly owned subsidiary of Group Medical Services and serves as the operating company for Group Medical Services outside the Province of Saskatchewan. Products are currently not available in Quebec, Nunavut, or New Brunswick

®ChoicePlan, PremierPlan and TravelStar are registered trademarks of Group Medical Services. The GMS logo is a trademark of Group Medical Services.

Effective July 15, 2026 • 15JUL26