



Visitors to Canada Insurance

Coverage for your trip to Canada

gms

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.

24/7 Travel Assistance

Emergencies happen outside of business hours. We're here for you – anytime, anywhere. With telephone interpretation services available in most languages, you can call on us to:

- Coordinates transportation and repatriation.
- Monitor progress during treatment and recovery by managed care.

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.

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.



Comprehensive coverage.

Travel with confidence knowing you have the protection you need to enjoy your Canadian adventure.



Convenient claims.

Skip the post office and submit your claim by email.



Around-the-clock support.

The GMS Travel Assistance team is here when you need us.

Super Visas

Applying for a Super Visa? GMS offers insurance amounts of \$100,000 or \$150,000 which is one of the requirements of applying for a Super Visa.

Visitors to Canada Insurance - travel with peace of mind and protection.

ADD UP THE ADVANTAGES:

- **No waiting period:** Accidents are covered immediately (no waiting period). For illness claims, a waiting period applies unless you apply before arriving in Canada or you're replacing an existing emergency medical plan from another Canadian insurance company with no gap in coverage.
- **No medical questions:** Visitors under 55 years old can get a Visitors to Canada plan without having to answer medical questions.
- **Side-trip(s) travel coverage:** Planning a holiday on your holiday? Take your GMS Visitors to Canada Insurance to go. Your plan will cover trips of up to 30 days in countries without a Government of Canada travel advisory. Conditions apply.
- **Automatic coverage extension:** Experiencing a layover or delay to or from your destination? We'll automatically extend your coverage for up to 48 hours.
- **Choose your deductible:** The choice is yours – \$0, \$100, \$500, or \$1,000.
- **Virtual care available:** For emergencies, skip the waiting room and talk to a medical professional on the phone or online instead. We'll help you find the best option.

What’s Included

With a Visitors to Canada plan, you’ll be covered for the following medical emergency costs*:

- ✔ **Hospitalization:** Hospital room and board charges (up to semi-private).
- ✔ **Medical Services:** Treatment by a physician or surgeon.
- ✔ **Diagnostic Services:** X-rays and other diagnostic tests.
- ✔ **Out-patient Medical Treatment:** Outpatient emergency room charges.
- ✔ **Prescription Drugs:** Physician-prescribed drugs and medication.
- ✔ **Road Ambulance:** Emergency transport to a hospital.
- ✔ **Health Practitioners:** Emergency services of an osteopath, physiotherapist, chiropractor, chiroprapist, optometrist, and/or podiatrist.
- ✔ **Accidental Dental:** Dental pain relief, and repair or replacement of natural teeth after an accidental blow to the mouth.
- ✔ **Return of Remains:** Preparation and transportation to your country of origin or destination in Canada, or cremation or burial at place of death.
- ✔ **Childcare:** Licensed childcare for dependant children travelling with you if you are hospitalized.
- ✔ **Repatriation (with and without medical attendant):** Emergency transport to your country of origin for further medical treatment (with pre-approval from GMS).
- ✔ **Out-of-pocket Expenses:** Accommodation, meals, necessary phone calls, and taxi or bus fares for an accompanying family member if your hospitalization continues after your policy expires.
- ✔ **Travel Outside of Canada (Side-trip(s) Coverage):** Emergency medical coverage for eligible trips outside of Canada up to 30 days.

* Up to your chosen insurance amount.

If you have received medical treatment or experienced symptoms before buying a Visitors to Canada plan, certain exclusions may apply.

How much does Visitors to Canada insurance cost?

Rates Effective April 15, 2025

		Daily Rate Schedule				Daily Rate x 365 Days			
		Deductible (per claim)				Deductible (per claim)			
Age	Amount of Insurance	\$1,000	\$500	\$100	\$0	\$1,000	\$500	\$100	\$0
Under 18	\$25,000	\$1.64	\$1.79	\$2.09	\$2.44	\$598.60	\$653.35	\$762.85	\$890.60
	\$50,000	\$1.84	\$1.96	\$2.35	\$2.49	\$671.60	\$715.40	\$857.75	\$908.85
	\$100,000	\$2.39	\$2.49	\$3.01	\$3.25	\$872.35	\$908.85	\$1,098.65	\$1,186.25
	\$150,000	\$2.96	\$3.15	\$3.33	\$3.70	\$1,080.40	\$1,149.75	\$1,215.45	\$1,350.50
18-34	\$25,000	\$1.77	\$1.96	\$2.36	\$2.63	\$646.05	\$715.40	\$861.40	\$959.95
	\$50,000	\$2.00	\$2.12	\$2.59	\$2.74	\$730.00	\$773.80	\$945.35	\$1,000.10
	\$100,000	\$2.61	\$2.78	\$3.18	\$3.55	\$952.65	\$1,014.70	\$1,160.70	\$1,295.75
	\$150,000	\$3.32	\$3.55	\$3.77	\$4.13	\$1,211.80	\$1,295.75	\$1,376.05	\$1,507.45
35-54	\$25,000	\$2.08	\$2.30	\$2.73	\$3.03	\$759.20	\$839.50	\$996.45	\$1,105.95
	\$50,000	\$2.45	\$2.60	\$2.82	\$3.09	\$894.25	\$949.00	\$1,029.30	\$1,127.85
	\$100,000	\$3.34	\$3.26	\$4.02	\$4.37	\$1,219.10	\$1,189.90	\$1,467.30	\$1,595.05
	\$150,000	\$3.76	\$4.00	\$4.92	\$5.49	\$1,372.40	\$1,460.00	\$1,795.80	\$2,003.85
55-59	\$25,000	\$2.10	\$2.29	\$2.94	\$3.09	\$766.50	\$835.85	\$1,073.10	\$1,127.85
	\$50,000	\$2.47	\$2.62	\$2.81	\$2.80	\$901.55	\$956.30	\$1,025.65	\$1,022.00
	\$100,000	\$3.35	\$3.56	\$4.00	\$4.39	\$1,222.75	\$1,299.40	\$1,460.00	\$1,602.35
	\$150,000	\$3.76	\$3.98	\$4.95	\$5.45	\$1,372.40	\$1,452.70	\$1,806.75	\$1,989.25
60-64	\$25,000	\$2.89	\$3.17	\$3.94	\$4.12	\$1,054.85	\$1,157.05	\$1,438.10	\$1,503.80
	\$50,000	\$3.22	\$3.42	\$3.79	\$4.01	\$1,175.30	\$1,248.30	\$1,383.35	\$1,463.65
	\$100,000	\$3.73	\$4.00	\$4.52	\$4.93	\$1,361.45	\$1,460.00	\$1,649.80	\$1,799.45
	\$150,000	\$4.40	\$4.68	\$5.72	\$6.39	\$1,606.00	\$1,708.20	\$2,087.80	\$2,332.35
65-69	\$25,000	\$3.59	\$3.80	\$4.61	\$5.15	\$1,310.35	\$1,387.00	\$1,682.65	\$1,879.75
	\$50,000	\$3.99	\$4.59	\$5.08	\$5.80	\$1,456.35	\$1,675.35	\$1,854.20	\$2,117.00
	\$100,000	\$4.69	\$5.00	\$6.39	\$6.59	\$1,711.85	\$1,825.00	\$2,332.35	\$2,405.35
	\$150,000	\$5.88	\$6.24	\$8.72	\$9.18	\$2,146.20	\$2,277.60	\$3,182.80	\$3,350.70
70-74	\$25,000	\$5.58	\$6.12	\$7.47	\$9.06	\$2,036.70	\$2,233.80	\$2,726.55	\$3,306.90
	\$50,000	\$7.01	\$7.74	\$8.87	\$9.89	\$2,558.65	\$2,825.10	\$3,237.55	\$3,609.85
	\$100,000	\$8.06	\$8.57	\$10.96	\$11.77	\$2,941.90	\$3,128.05	\$4,000.40	\$4,296.05
	\$150,000	\$10.62	\$11.28	\$12.76	\$14.37	\$3,876.30	\$4,117.20	\$4,657.40	\$5,245.05
75-79	\$25,000	\$6.73	\$7.43	\$9.52	\$10.72	\$2,456.45	\$2,711.95	\$3,474.80	\$3,912.80
	\$50,000	\$9.22	\$9.87	\$11.02	\$12.28	\$3,365.30	\$3,602.55	\$4,022.30	\$4,482.20
	\$100,000	\$11.08	\$12.06	\$13.89	\$15.16	\$4,044.20	\$4,401.90	\$5,069.85	\$5,533.40
	\$150,000	\$13.19	\$13.99	\$16.52	\$18.43	\$4,814.35	\$5,106.35	\$6,029.80	\$6,726.95

All amounts in Canadian dollars. Premium charged may be subject to tax.

Also available from GMS:



GROUP BENEFIT PLANS

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



INDIVIDUAL HEALTH INSURANCE

Two health insurance options you can count on to cover costs your government health plan doesn't.



TRAVELSTAR® TRAVEL INSURANCE

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

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