

General Information

- All benefits are per person per policy year unless otherwise noted.
- This brochure is an overview of your coverage. Upon purchase, a detailed booklet outlining the benefits will be issued by GMS.
- GMS reserves the right to amend any benefit provisions, terms and conditions.

How to Apply

- You must be a retiree of a 3sHealth participating employer or 3sHealth to be eligible for this plan.
- You must apply within 90 days of retirement from active work.
- Retirees who maintain comparable health, dental and travel coverage under a spouse's group benefit plan must apply within 90 days of spousal coverage terminating.

Payment and Claim Options

- For current premium rates, contact 3sHealth or GMS Customer Care.
- This plan may be paid for on an annual or monthly basis.
- If you have chosen the monthly Pre-Authorized Debit (PAD) option you must submit a PAD Agreement, void cheque and the first month's premium along with the application.
- Sign up for a My GMS account at www.gms.ca for instant submission of claims to get paid as quickly as possible.



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Underwritten by Group Medical Services

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Retiree Benefits Plan

Effective June 1, 2024



Health Benefits

AMBULANCE

100% of emergency transport (air/road).
Covers 50% of trip home for those who are bedridden.

PREFERRED HOSPITAL ROOMS

Unlimited semi-private rooms.

PRIVATE DUTY NURSING

Up to \$5,000 per policy year.

BREAST PROSTHESIS

One prosthesis per policy year (two if bilateral mastectomy).
Two surgical bras per policy year.

WHEELCHAIRS / HOSPITAL BEDS / MOTORIZED SCOOTERS

Covers purchase or rental for home use.
Up to \$500 every five policy years.

PATIENT WALKERS

Covers purchase or rental for home use.
Up to \$300 every three policy years.

CASTS & CRUTCHES

Unlimited fiberglass casts and purchase or rental of crutches.

ARTIFICIAL LIMBS, EYES & LARYNX

Unlimited

DIABETIC SUPPLIES & EQUIPMENT

Up to \$1,000 per policy year.
One testing device per four policy years.

OSTOMY SUPPLIES & EQUIPMENT

Unlimited

OXYGEN SUPPLIES & EQUIPMENT

Unlimited

ACCIDENTAL DENTAL

Unlimited

CUSTOM FOOT ORTHOTICS & THERAPEUTIC SHOES

Up to \$300 total per policy year.

HEARING AIDS

Up to \$500 per five policy years.

OUT-OF-PROVINCE REFERRAL

Treatment in Canada pre-approved by GMS.
\$50,000 lifetime maximum.

HEALTH PRACTITIONERS

Chiropractor, Podiatrist, Physiotherapist, Massage Therapist, and Acupuncturist.
Up to \$300 per speciality per policy year.

COUNSELLING SERVICES

Clinical psychologists, clinical counsellors, registered social workers and psychotherapists.
Up to 100% to \$1000 all practitioners combined per policy year.

OTHER HEALTH BENEFITS

Wigs, splints, braces, trusses, rib belts, air casts, clavical straps, cervical collars, sacroiliac corsets, aero chambers, and compressors.

Use your GMS pay-direct card at the pharmacy, dentist, vision care provider and health practitioner to bill GMS directly and save from having to submit a claim.

Prescription Drugs

80% up to \$1,750 per policy year for formulary and non-formulary drugs.

Vision

Covers the cost of eye exams, prescription eyeglasses or sunglasses, contact lenses; and/or corrective laser eye surgery to a maximum of \$100 per person once every 2 policy years.

Dental Care

1st year – 80% Basic to a maximum of \$1,000 per person.

2nd year & up – 80% Basic / 50% Major to a maximum of \$1,500 per person.

Basic services include oral exams, scaling, polishing, fillings, extractions, endodontics, periodontics, and repairs to bridges and dentures.

Major services include crowns, bridges, dentures, inlays and onlays.

Travel

Comprehensive emergency medical coverage while travelling.

IN CANADA

- 180 days per trip

OUT-OF-CANADA

- Available to people under 80 years of age
- 30 days per trip, \$1,000,000 coverage

Note:

If you have received medical treatment or experienced symptoms within 180 days before your trip, certain exclusions may apply.

A detailed booklet will be issued. Please be sure to read and understand it before you travel.

This brochure is a summary.

Please refer to your policy booklet for full details.