

- [Easy online application](#)
- **Online Claims** make it quick and easy to send your claim from anywhere using any device.
- **Coverage for COVID-19** related emergency medical expenses.
- **No waiting period** if you apply before arriving in Canada or are replacing an existing emergency medical plan issued by a Canadian insurer.
- **Choice of deductible** - \$0, \$100, \$500 or \$1,000.
- **Choice of insurance amount** - \$25,000, \$50,000, \$100,000 or \$150,000.
- **No medical questions** if you're under 55 years of age.
- **Side-trip travel coverage** for up to 30 days to any other country, as long as the majority of your trip is spent in Canada and there's no travel advisory to "Avoid non-essential travel" or "Avoid all travel" from the [Government of Canada](#) for your destination.
- **24/7 travel assistance service** provided in a number of different languages.
- **Direct billing** with many health providers, so you can keep your money in your pocket.
- **Virtual Care** for minor emergencies. You can speak to a medical professional over the phone or video instead of having to go to a hospital or clinic.
 - Services may include a consultation or medical advice.
 - When you call GMS Travel Assistance they'll determine if virtual care is the best option for you. Some of the things it can help with are: lower back pain, minor sprains and injuries, eye infections, urinary tract infections, skin infections, stomach flu and common cold symptoms.

Benefits

Benefit	Detail
Hospitalization	Covers hospital room and board charges, up to semi-private, unless specified by a physician (if medically necessary, charges for intensive and coronary care units are included)
Medical Services	Covers the cost of treatment by physician or surgeon
Diagnostic Services	Covers the cost of x-rays and other diagnostic tests
Out-patient Medical Treatment	Covers the cost of out-patient emergency room charges
In-Hospital Prescription Drugs	Covers the cost of prescription drugs and medication prescribed by a physician (to a maximum of a 30 day prescription)
Road Ambulance	Covers 100% of the cost for emergency transport to a hospital
Paramedical Services	Covers up to \$500 toward the cost of emergency services of an osteopath, physiotherapist, chiropractor, chiroprapist, and/or podiatrist

Accidental Dental	Covers up to \$2,000 per person and up to \$300 for the relief of dental pain
Return of Remains	Covers the cost for preparation and transportation to your country of origin, destination in Canada, or the cost of cremation or burial at the place of death
Child Care	Covers the cost for licensed child care for a dependant traveling with you if you are hospitalized (up to \$500)
Repatriation	Up to \$5,000 to transport you home for further medical treatment with pre-approval by GMS
Out-of-Pocket Expenses	Covers the cost of accommodations, meals, phone calls and taxi or bus fares incurred by an accompanying family member in the event hospitalization continues after the policy expiry date
24-Hour Travel Assistance Services	Coordination of all medical care, transportation, and repatriation; telephone interpretation services in most languages; monitoring of progress during treatment and recovery by managed care
Travel Benefits Outside of Canada	<p>Benefits apply to side-trips outside of Canada of up to 30 days each, excluding visits to your country of origin</p> <ul style="list-style-type: none"> • Air Ambulance - charges to transport you back to your destination in Canada or your country of origin. • Special Attendant - reimbursement of a one-way trip economy airfare ticket for a medical attendant to accompany you back to your destination in Canada or country of origin for further in-hospital treatment • Escort of Insured Children - reimbursement of the cost of a one-way trip economy airfare to return an accompanying child or children and escort, when necessary, back to your original point of departure

This is a summary of benefits. Please refer to [policy wording](#) for complete details.