Generations of Canadians have counted on us. You can, too.

In 1949, well over a decade before Saskatchewan would introduce the world to Medicare, a determined group of friends and neighbours joined an equally determined group of doctors in one common pursuit: quality, affordable health insurance.

Everyone would contribute a small sum each month to make sure that, in the event of unexpected illness or injury, they and their loved ones would be well taken care of – and so would the bill.

Group Medical Services was born.

Today, GMS endures as a preferred provider of health and travel insurance, covering a vast range of costs government and other private benefit plans do not. And we've been extending our trademark combination of service, choice and value across Canada since 2003 – to enthusiastic and continually growing response.

Much has changed in over 75 years, but here's what never will: **Our commitment to protecting you.**

SRA Health & Dental Plans provided by Group Medical Services.

General Information

- All benefits are per person, per Policy Year unless otherwise stated.
- Premiums are due based on the payment schedule and payment method selected. Available payment options may include monthly or annual payments, pre-authorized debit and credit card payment through the GMS portal.
- This brochure is an overview of your coverage. Upon purchase, a detailed booklet will be issued by GMS.
- GMS reserves the right to amend any benefit provisions, terms and conditions.
- Visit the new My GMS portal to access plan information, submit claims and manage your coverage.

Eligibility

To be eligible for coverage, applicants must be:
- a member of the SRA; and
- insured under a provincial government health insurance plan.

Applicants must apply within 60 days of:
a. the date of retirement from active work; or
b. the cancellation date of a spouse's group plan

If applying more than 60 days after the latest of the dates listed above, applicants must complete and submit a SRA Medical Questionnaire form with your application subject to medical underwriting and prior approval of GMS.

SRA Members currently enrolled under an extended health and dental benefit plan with comparable benefits to this policy are not required to provide medical evidence to GMS if applying for coverage prior to the earlier of the following dates:
a. 24 months of retiring from active work; or
b. reaching age 70.

If applying after the earlier of the dates listed above, the Member will be required to provide medical evidence satisfactory to GMS, and may be subject to medical underwriting and prior approval of GMS.

Effective Date of Coverage

Your coverage becomes effective on the 1st of the month. The effective date must begin within 60 days of your retirement date.

Calculating Premium Payment Amounts

Refer to the Coverage Selection section of the enrolment form to determine your premium amount. Payment options and billing details will be confirmed by GMS once your enrolment has been processed.

To enrol in the plan:

- The SRA must approve and sponsor your SRA Membership Application before your enrolment in the SRA Health and Dental Plans can be processed.
- Obtain your SRA Membership Application Form and Health & Dental Plans Enrolment Form at www.saskretirees.org.
- Please forward all required forms, the applicable SRA registration fee and employment confirmation to the Saskatchewan Retirees Association. Once your enrolment has been processed, GMS will contact you to arrange payment.

SASKATCHEWAN RETIREES ASSOCIATION EST. 1975

Saskatchewan Retirees Association

Walter Scott Building
3085 Albert Street
Regina, SK S4S 0B1

P 306.584.5552 (voice mail)
E skretireesinfo@gmail.com
W saskretirees.org

gms

PO Box 1949
2055 Albert Street
Regina, SK S4P 0E3
P 1.800.667.3699
E info@gms.ca

gms.ca

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Effective July 1, 2026 • 13MAY2026
Underwritten by Group Medical Services

SASKATCHEWAN RETIREES ASSOCIATION EST. 1975

Health, Dental & Travel Plans

gms

Rates effective July 1, 2026

Health Benefits

Health benefits are payable to a combined overall maximum of $10,000 per person per Policy Year.

Accidental Dental Injury (100%)
Up to $2,000 per Policy Year.

Ambulance (100%)
Unlimited emergency transport; 50% of trip home for those who are bedridden.

Artificial Limbs, Eyes & Larynx (80%)
Unlimited.

Blood Pressure Monitors (80%)
One per policy per 5 Policy Years.

Breast Prosthesis & Surgical Brassieres (80%)
Unlimited for breast prosthesis. Two surgical brassieres per Policy Year.

Cardiac Rehabilitation (80%)
Up to $225 per Policy Year.

Casts & Crutches (80%)
Unlimited fibreglass casts and purchase or rental of crutches.

Custom Foot Orthotics (80%)
Up to $400 once in the 3 most recent Policy Years.

Diabetic Equipment (100%)
Up to $500 in the 5 most recent Policy Years.

Diabetic Supplies (100%)
Unlimited test strips and lancets for purchase for home use.

Up to $2,500 per Policy Year for Flash & Continuous Glucose Monitors for purchase for home use.

Hearing Aids (80%)
Up to $1,200 in the 3 most recent Policy Years.

Health Practitioners (80%)
Up to $400 per practitioner per Policy Year (up to $2,000 combined max) for treatment by an Acupuncturist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Physiotherapist, Osteopath, Podiatrist, Reflexologist, and Speech Therapist.

Ostomy Supplies (80%)
Unlimited for purchase for home use.

Out-of-Province Referral (80%)
$50,000 lifetime maximum.

Oxygen Equipment (80%)
Up to $500 per Policy Year for the cost of oxygen equipment rental and/or Continuous Positive Airway Pressure (CPAP) supplies.

Up to $275 per person per Policy Year for CPAP machines.

Patient Walkers (80%)
Up to $300 in the 3 most recent Policy Years.

Preferred Hospital Wards (100%)
Unlimited private or semi-private rooms.

Prescription Drugs (100%)
Up to $1,700, $2,500, or $3,500 per Policy Year for formulary and non-formulary drugs (excluding pharmacist dispensing fee). Members can save on dispensing fees with Express Scripts Canada's online pharmacy. Learn more at pharmacy.express-scripts.ca/sra.

Private Duty Nursing (80%)
Up to $5,000 per Policy Year.

Therapeutic Shoes (80%)
Up to $200 per Policy Year.

Vision (80%)
Glasses/Contacts: up to $400 in the 2 most recent Policy Years. Eye Exams: up to $125 per Policy Year.

Wheelchairs, Motorized Scooters & Hospital Beds (80%)
Up to $500 combined maximum per policy in the 5 most recent Policy Years.

Other Health Benefits (80%)
Up to a $500 overall maximum per Policy Year for splints, wigs, knee braces with metal components, trusses, rib belts, air casts, clavicle straps, cervical collars, sacroiliac corsets, embolic stockings (maximum of 4 pairs per person per Policy Year) and aero chambers.

Travel Coverage

Comprehensive emergency medical coverage while travelling. $5,000,000 lifetime maximum per person.

Emergency Medical Travel Coverage*

In-Canada: 180 days per trip.

Out-of-Canada: 60 days per trip.

Optional Add-on Travel Days
Need more time away? You can purchase optional Add-on Travel Days to extend your coverage by 15, 30 or 90 extra days each year. Add-on Travel Days are available for Single, Couple or Family coverage at an additional monthly or annual cost. On average, SRA Members pay less for Add-on Travel Days than they would for comparable Travel Star Premium coverage.

Travel Medical Questionnaire
To qualify for Add-on Travel Days, you will be required to complete a travel medical questionnaire.

* For Members under age 75, if you have received treatment or experienced symptoms within 90 days before your trip, certain exclusions may apply.

For Members 75 or older, if you have received treatment or experienced symptoms within 180 days before your trip, certain exclusions may apply.

Dental Care – Optional

Members must purchase the health plan in order to be eligible for the dental plan option.

Eligible dental expenses are payable to a combined maximum (basic and major services) of $1,200 or $2,000 per person per Policy Year.

Basic Dental Services (80%)
Oral exams, scaling, polishing, fillings, extractions, periodontics, endodontics, anaesthetics and repairs to dental appliances.

Major Dental Services (65%)
Crowns, bridges, dentures, inlays and onlays. Pre-authorization is required before receiving major dental services.

GMS Care Network:
Around-the-clock care

GMS Care Network is our signature assistance program available to all Saskatchewan Retiree Association members. It's a network of virtual secure services that support your overall wellbeing.

You can access GMS Care Network by phone, online, or through a mobile app.

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.

...and more!

GMS Care Network services are provided by Greenshield+.