

GMS IMMIGRANTS & VISITORS TO CANADA INSURANCE

Eligibility Questions *(Effective January 2017)*

Under **55** years of age

1. Do you have any reason to see a physician; visit a hospital or clinic; or obtain medical treatment?
2. If you are currently in Canada, have you ever been denied similar coverage offered by another Canadian insurer?
3. If you are currently in Canada, have you had more than \$5,000 in medical treatment in the last 12 months while in Canada?

Between **55** and **69** years of age

1. Do you have any reason to see a physician; visit a hospital or clinic; or obtain medical treatment?
2. If you are currently in Canada, have you ever been denied similar coverage offered by another Canadian insurer?
3. If you are currently in Canada, have you had more than \$5,000 in medical treatment in the last 12 months while in Canada?
4. Are you:
 - a. expecting medical treatment for heart disease;
 - b. waiting for a test(s) for a suspected heart condition; and/or
 - c. taking prescription drugs for heart disease while taking insulin to treat diabetes?
5. Do you have an Implantable Cardioverter Defibrillator (ICD)?
6. Have you fainted or fallen more than once without medical diagnosis (syncope)?
7. Do you use home oxygen for a medical condition?
8. Do you take oral steroids to treat a lung condition?
9. Are you being treated for cancer or have Metastatic Cancer?
10. Do you have a vascular aneurysm that is surgically untreated?
11. Have you ever had
 - a. a valve replacement,
 - b. kidney (renal) dialysis, or
 - c. an organ transplant?
12. Do you have a medical condition from the list below that has not been **stable** for 12 months before you apply?
 - a. Congestive Heart Failure
 - b. Atrial flutter
 - c. Atrial/ventricular fibrillation
 - d. Peripheral vascular disease
 - e. Stroke/transient ischemic attack (TIA)
 - f. Acquired Immune Deficiency Syndrome (AIDS)
 - g. Terminal Illness
 - h. Blood Clot(s)
 - i. Gastrointestinal Bleeding

Between **70** and **79** years of age

You must answer "no" to all questions for applicants between 55 and 69 years of age, PLUS the following question.

Do you need help from another person(s) with activities of daily living (ADL), including but not limited to: personal hygiene and grooming; dressing and undressing; feeding yourself; getting into and out of bed, a chair, a wheelchair, the toilet, etc; bowel and bladder management; and/or managing your medication?

IMPORTANT

Eligibility questions determine if an applicant can purchase a GMS Immigrants & Visitors to Canada Plan. Applicants must truthfully answer "no" to all questions. Questions are based on the age of the applicant.

Some words have very specific meanings. Those words are underlined and have a definition.

HEALTH & TRAVEL INSURANCE | GROUP BENEFITS

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GMS IMMIGRANTS & VISITORS TO CANADA INSURANCE

Eligibility Questions: Defined Words *(Effective January 2017)*

Alteration

An alteration to an existing prescription drug includes any of the following:

- a new medication
- a change in medication type
- an increase or decrease in medication dose
- the discontinuation of a medication; or
- an adjustment (stop and start) in an anticoagulation medication dosage due to surgery within ten (10) days before your application date.

The following alterations resulting from the regular maintenance of a condition where there is no change in the condition are not considered an alteration:

- a dosage adjustment for an anti-hypertensive or cholesterol lowering medication;
- a change from a brand name medication to a generic brand medication of the same dosage;
- if you are taking Coumadin/Warfarin for anticoagulation therapy and are required to have your blood levels tested on a regular basis (INR) and you are adjusting the dosage of your anticoagulation medication to ensure your INR is maintained within therapeutic range as directed by your physician(s); or
- if you are taking insulin or oral anti-diabetic medication for diabetes and are required to have your blood levels tested on a regular basis and you are adjusting the dosage of your medication to ensure your blood glucose level is maintained within therapeutic range as directed by your physician(s).

Medical Consultation

A meeting with a physician to discuss and evaluate symptoms to diagnose a medical condition, illness or injury. It also includes meeting with a physician to evaluate your progress and medical treatment of a medical condition, illness or injury.

Medical Treatment

Any medical, therapeutic or diagnostic measure prescribed or recommended by a physician in any form, including; prescription medication; investigative testing; in-hospital care; surgery; or other prescribed or recommended action directly referable to the applicable condition, symptom or problem.

Oral Steroids

Oral steroids are steroids that are swallowed to treat a lung condition. They do not include steroids that are inhaled to prevent asthma attacks or to temporarily treat and relieve inflammation of the airway.

Heart Disease

Any disease of the heart including, but not limited to: angina, irregular heartbeat, heart attack, congestive heart failure, ischemic heart disease, valvular heart disease, and myocardiodiopathy.

Terminal Illness

A disease that cannot be cured and is reasonably expected to result in death.

Stable

When applying, a medical condition is stable if:

1. you have no reason to expect medical treatment for the medical condition or any symptoms after your effective date;
2. in the 12 months before your application date, you have not received new or different medical treatment for the medical condition;
3. in the 12 months before your application date, you have not had an alteration to an existing prescription drug or were prescribed a new prescription drug for the medical condition;
4. in the 12 months before your application date, your medical condition has not become worse;
5. in the 12 months before your application date, you have not experienced new, more frequent or more severe symptoms;
6. in the 12 months before your application date, you have not had or needed medical consultation for undiagnosed symptoms;
7. in the 12 months before your application date, you have not needed in-hospital care; a referral to a specialist, or a follow-up visit; and
8. in the 12 months before your application date, you have not had tests or an investigation, whether you know the results or not, related to the medical condition.

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