

## Health Protection for Canadian Sport Centre Saskatchewan athletes

Based upon feedback from the Athlete Advisory Council the Canadian Sport Centre Saskatchewan is pleased to offer health services to its registered members through GMS.

Athletes are eligible to receive the following services based on the level you are registered at with the CSCS. Remember to make claims through your existing insurance programs (ie) parent's plan, work, etc. prior to making a claim through GMS.

This policy covers you when you are **IN CANADA** with an option to purchase insurance for when you travel out of country. (at your own expense)

The following is the coverage for GOLD level athletes:

Benefit	Description	Maximum	Notes
Drugs	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Vision	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Air Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Private Duty Nursing	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Delete: In-hospital nursing.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Preferred Wards	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Accidental Dental	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Practitioners	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Includes: Chiropractor, speech therapist, acupuncturist, podiatrist/ chiropodist, osteopath, naturopath, psychologist, physiotherapist, athletic therapist, and massage therapist.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Combined maximum of \$2,000 per policy year including:                             <ul style="list-style-type: none"> <li>○ Diagnostic x-rays and laboratory tests when order by an osteopath or podiatrist/chiropodist.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Physician referral not required.</li> </ul>
Cast/Crutch	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Patient Walkers	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Artificial Prosthesis	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Wheelchair/ Beds	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Diabetic	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Ostomy Supplies	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		

Oxygen Equipment	<ul style="list-style-type: none"> <li>Not included.</li> </ul>		
Breast Prosthesis	<ul style="list-style-type: none"> <li>Not included.</li> </ul>		
Custom Foot Orthotics	<ul style="list-style-type: none"> <li>100% reimbursement.</li> <li>GMS standard requirements.</li> </ul>	<ul style="list-style-type: none"> <li>One pair per policy year.</li> </ul>	<ul style="list-style-type: none"> <li>Must be prescribed by physician or surgeon.</li> </ul>
Therapeutic Shoes	<ul style="list-style-type: none"> <li>Not included.</li> </ul>		
Hearing Aids	<ul style="list-style-type: none"> <li>Not included.</li> </ul>		
OOP Referral	<ul style="list-style-type: none"> <li>100% reimbursement.</li> <li>Referral outside the province of residence for medical treatment, which is not available in the province of residence.</li> <li>Requires GMS approval.</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime maximum of \$50,000 per person.</li> </ul>	
Additional Benefits	<ul style="list-style-type: none"> <li>100% reimbursement.</li> <li>GMS standard list.</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited.</li> </ul>	

Plan provisions:

- GMS policy provisions and adjudication procedures will apply, unless otherwise stated below.

Provision	Limitation	Comments
Eligibility period	<ul style="list-style-type: none"> <li>Immediately</li> </ul>	<ul style="list-style-type: none"> <li>All athletes, coaches, managers and officials who are members in good standing of a sport governing body, except individuals not covered by Provincial Medicare.</li> <li>In-Canada coverage is only reimbursed for injury.</li> </ul>
Termination of benefits	<ul style="list-style-type: none"> <li>Not applicable.</li> </ul>	
Survivor benefit	<ul style="list-style-type: none"> <li>Not included.</li> </ul>	
Dependent coverage	<ul style="list-style-type: none"> <li>Not applicable</li> </ul>	
Student eligibility	<ul style="list-style-type: none"> <li>Not applicable.</li> </ul>	
Annual deductible	<ul style="list-style-type: none"> <li>Single – Nil.</li> </ul>	
Lifetime benefit maximum	<ul style="list-style-type: none"> <li>Unlimited.</li> </ul>	
Individual Stop Loss	<ul style="list-style-type: none"> <li>Not applicable.</li> </ul>	

Plan deviations:

- Benefits will be adjudicated on the basis of the group's policy year, unless otherwise stated.

Deviation	Limitation	Comments
Iron Lung	<ul style="list-style-type: none"> <li>Not included.</li> </ul>	<ul style="list-style-type: none"> <li>GMS currently does not offer this as a medical expense.</li> </ul>
OOP Referral	<ul style="list-style-type: none"> <li>Lifetime maximum of \$50,000 per person.</li> </ul>	<ul style="list-style-type: none"> <li>Benefit is limited to the stated amount.</li> </ul>

The following is the coverage for SILVER level athletes:

<b>Benefit</b>	<b>Description</b>	<b>Maximum</b>	<b>Notes</b>
Drugs	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Vision	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Air Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Private Duty Nursing	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Delete: In-hospital nursing.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Preferred Wards	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Accidental Dental	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$5,000 per policy year.</li> </ul>	
Practitioners	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Includes: Chiropractor, speech therapist, acupuncturist, podiatrist/chiropodist, osteopath, naturopath, psychologist, physiotherapist, athletic therapist, and massage therapist.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Combined maximum of \$1,500 per policy year including: <ul style="list-style-type: none"> <li>○ Diagnostic x-rays and laboratory tests when order by an osteopath or podiatrist/chiropodist.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Physician referral not required.</li> </ul>
Cast/Crutch	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Patient Walkers	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Artificial Prosthesis	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Wheelchair/Beds	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Diabetic	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Ostomy Supplies	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Oxygen Equipment	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Breast Prosthesis	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Custom Foot Orthotics	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ GMS standard requirements.</li> </ul>	<ul style="list-style-type: none"> <li>▪ One pair per policy year.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Must be prescribed by physician or surgeon.</li> </ul>
Therapeutic Shoes	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Hearing Aids	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		

OOP Referral	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Referral outside the province of residence for medical treatment, which is not available in the province of residence.</li> <li>▪ Requires GMS approval.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lifetime maximum of \$50,000 per person.</li> </ul>	
Additional Benefits	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ GMS standard list.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	

Plan provisions:

- GMS policy provisions and adjudication procedures will apply, unless otherwise stated below.

Provision	Limitation	Comments
Eligibility period	<ul style="list-style-type: none"> <li>▪ Immediately</li> </ul>	<ul style="list-style-type: none"> <li>▪ All athletes, coaches, managers and officials who are members in good standing of a sport governing body, except individuals not covered by Provincial Medicare.</li> <li>▪ In-Canada coverage is only reimbursed for injury.</li> </ul>
Termination of benefits	<ul style="list-style-type: none"> <li>▪ Not applicable.</li> </ul>	
Survivor benefit	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>	
Dependent coverage	<ul style="list-style-type: none"> <li>▪ Not applicable</li> </ul>	
Student eligibility	<ul style="list-style-type: none"> <li>▪ Not applicable.</li> </ul>	
Annual deductible	<ul style="list-style-type: none"> <li>▪ Single – Nil.</li> </ul>	
Lifetime benefit maximum	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Individual Stop Loss	<ul style="list-style-type: none"> <li>▪ Not applicable.</li> </ul>	

Plan deviations:

- Benefits will be adjudicated on the basis of the group's policy year, unless otherwise stated.

Deviation	Limitation	Comments
Practitioners Maximum	<ul style="list-style-type: none"> <li>• \$250 per specialty per policy year.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit is limited to the stated amount.</li> </ul>
Iron Lung	<ul style="list-style-type: none"> <li>• Not included.</li> </ul>	<ul style="list-style-type: none"> <li>• GMS currently does not offer this as a medical expense.</li> </ul>
OOP Referral	<ul style="list-style-type: none"> <li>• Lifetime maximum of \$50,000 per person.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit is limited to the stated amount.</li> </ul>

The following is the coverage for BRONZE level and FUTURE BEST athletes:

Benefit	Description	Maximum	Notes
Drugs	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Vision	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		

Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Air Ambulance	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Private Duty Nursing	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Delete: In-hospital nursing.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Preferred Wards	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Accidental Dental	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$3,000 per policy year.</li> </ul>	
Practitioners	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Includes: Chiropractor, speech therapist, acupuncturist, podiatrist/chiropodist, osteopath, naturopath, psychologist, physiotherapist, athletic therapist, and massage therapist.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$250 per specialty per policy year including: <ul style="list-style-type: none"> <li>○ Diagnostic x-rays and laboratory tests when order by an osteopath or podiatrist/chiropodist.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Physician referral not required.</li> </ul>
Cast/Crutch	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Patient Walkers	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Artificial Prosthesis	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$10,000 per policy year.</li> </ul>	
Wheelchair/Beds	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Rental or, when approved by GMS, purchase.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	
Diabetic	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Ostomy Supplies	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Oxygen Equipment	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Breast Prosthesis	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Custom Foot Orthotics	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ GMS standard requirements.</li> </ul>	<ul style="list-style-type: none"> <li>▪ One pair per policy year.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Must be prescribed by physician or surgeon.</li> </ul>
Therapeutic Shoes	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
Hearing Aids	<ul style="list-style-type: none"> <li>▪ Not included.</li> </ul>		
OOP Referral	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ Referral outside the province of residence for medical treatment, which is not available in the province of residence.</li> <li>▪ Requires GMS approval.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lifetime maximum of \$50,000 per person.</li> </ul>	
Additional Benefits	<ul style="list-style-type: none"> <li>▪ 100% reimbursement.</li> <li>▪ GMS standard list.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited.</li> </ul>	

The core programs include:

- Accidental dental
- 100% reimbursement for practitioners as follows:

- Speech therapist, acupuncturist, osteopath, podiatrist/chiropractist, naturopath, psychologist, physiotherapist, athletic therapist, and massage therapist.
- Chiropractors
- Orthotics (must be referred by a physician)

Improvements to the plan from last year are:

- A physician's referral is not required for physiotherapy, massage, etc. (NOTE - required for orthotics)
- Limits on the cost per treatment have been removed. Athletes must manage your own budget to meet your training needs.
- Claims can be downloaded by following this link:  
<http://www.gms.ca/assets/pdf/2005%20GMSI%20claim%20form1.pdf>
- You are responsible for submitting your own claims and the turn around on refund should be quicker than the previous plan.

Out of Country Insurance is your responsibility and may be purchased through John Neufeld. Please allow at least 5 days for processing so ensure you are covered prior to leaving Canada. His contact information is:

Email: [john.neufeld@sunlife.com](mailto:john.neufeld@sunlife.com)

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