

## USEFUL TIPS

KEEP YOUR GUARD.ME ID CARD WITH YOU AT ALL TIMES. IT IS PROOF OF YOUR EMERGENCY HEALTHCARE COVERAGE WHILE YOU ARE IN CANADA.

### WHAT IF I LOSE MY ID CARD OR POLICY?

To obtain copies of your ID Card, Policy Wording or Policy Summary, you can ask your school or you can login to your account by going to [www.guard.me](http://www.guard.me) and clicking on "My Account".

### WHAT IS THE ENHANCED DRUG CARD?

The **guard.me MDM ID Card** functions as a prescription drug and emergency dental card - for eligible expenses just show your **guard.me MDM ID Card**. For more information go to [www.guard.me](http://www.guard.me), go to Enhanced Drug Card and click "Learn more".

### WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?

Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

### SEEKING MEDICAL CARE IN CANADA?

You can seek medical attention and services anywhere in Canada:

- **A Drugstore or Pharmacy** can help you find solutions for minor health issues without seeing a doctor. Pharmacists are trained to recognize and help you treat minor conditions.
- **mobileDOCTOR** allows you to conveniently connect with a doctor from your phone or computer anytime, anywhere and can eliminate the need to go to a walk-in clinic or hospital. Go to [www.guard.me/mobiledoctor](http://www.guard.me/mobiledoctor) and sign up today.
- **Walk-in clinics** are where you can see a doctor for most health concerns. Visit your local walk-in clinic or go to [www.guard.me](http://www.guard.me) and click on "Find a Canadian Clinic" to see clinics in your area.

Hospitals are for serious emergencies only.

Call 911 for emergency assistance

If the hospital asks you to pay, ask for an invoice and submit to [guard.me](http://guard.me).

### HOW DO I MAKE A CLAIM?

For claims submission go to [www.guard.me](http://www.guard.me), select "Submit a Claim" and follow the instructions.

### HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

**guard.me** processes your claims quickly and efficiently. To track your claim, go to [www.guard.me](http://www.guard.me) select "MY ACCOUNT" then click on "Claims" and you will see the status of all your claims.

### POLICY INFORMATION:

Please see over for a Summary of your **guard.me More Canada Enhanced** Policy. For additional information, visit your school, your school website or go to [www.guard.me](http://www.guard.me) to download a copy of your policy wording.



Enrollment Inquiries: [admin@guard.me](mailto:admin@guard.me)

Claims Inquiries: [claims@guard.me](mailto:claims@guard.me)

#myguardme



[www.guard.me](http://www.guard.me)

Underwritten by:

Old Republic Insurance Company of Canada

100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

Travel Healthcare Insurance Solutions Inc. o/a guard.me International Insurance

ISO9001:2015 Registered

GMMCE/19

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MORE  
CANADA  
ENHANCED

**BENEFIT SUMMARY**

# BENEFIT SUMMARY

COVERAGE UP TO \$5,000,000

SERVICE	BENEFITS
	<b>Emergency</b>
Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefit is payable to a lifetime maximum of \$50,000
Psychiatrist fees	100% of eligible charges for psychiatrist inpatient fees following an emergency up to \$10,000 in addition to hospitalization benefit above
Private Duty Nursing	100% of eligible charges up to \$20,000
Ambulance	100% of eligible charges
Emergency Transportation	Taxi fare to or from a hospital or medical clinic or pharmacy up to \$150
Prescription Medication	100% of eligible charges to a maximum 60-day supply; <b>unlimited when hospitalized</b>
Dental Injury	100% of eligible charges up to \$5,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth
Dental Emergency	100% of eligible charges up to \$600 for relief of pain and suffering
Pregnancy Complications	Up to \$50,000 for serious complications

SERVICE	BENEFITS
	<b>Emergency</b>
Medical Equipment & Supplies	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
Out of Canada Coverage	All eligible expenses anywhere in the world except - coverage in USA limited to 30 days; no coverage in Home Country unless part of school or training program
Family Transportation & Subsistence Allowance	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets for 2 family members to join you and up to \$5,000 for expenses
Air Evacuation/Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counselling	Up to 10 sessions if an insured suffers a loss under the Accidental Death and Dismemberment benefit
Burial in Host Country	Up to \$15,000 for the cost of preparing the remains, cremation or burial in the location where death occurs
Repatriation of Deceased	100% of Reasonable and Customary charges toward the cost of preparation and return to your Home Country

### important notice:

- This is a summary of benefits available under the **guard.me More Canada Enhanced** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **guard.me more Canada Enhanced** policy available at [www.guard.me](http://www.guard.me).
- The actual English policy wording governs.
- All benefits are in Canadian currency and are per 365 day period except for those identified as lifetime maximums.
- Prior approval required for certain benefits.

SERVICE	BENEFITS
	<b>Non- Emergency</b>
Psychotherapy	Up to \$2,000 for outpatient psychiatrist or psychologist care
Annual Eye Exam	100% of eligible charges up to \$120 for one non-emergency eye exam
Paramedical Services	100% of eligible charges up to \$1000 for Chiropractor, Acupuncturist, Naturopath, Chiropodist /Podiatrist, Osteopath, Athletic Therapist, Dietician, Nutritionist - referral from physician required
Physiotherapy/Speech Therapy	100% of eligible charges up to \$2,000; <b>unlimited</b> if provided as inpatient service
Pregnancy	When pregnancy starts after the effective date, up to \$25,000 for all maternity expenses including pre-natal care and well-baby care
Annual Physician Visit	100% of eligible charges up to \$200
Immunization	100% of eligible charges up to \$150
AccessAbility	100% of eligible charges up to \$2,500 for disabled students' Corrective Device Defect, Malfunction and Theft Protection
Diabetic Supplies	100% of eligible charges up to \$400
Private Tutor	100% of eligible charges up to \$1,200
Wart Coverage	100% of eligible charges up to \$500
STD-STI Testing	100% of eligible charges for elective consultation, screening or testing up to \$100