

Canadore College

2024 - 25



We hope you have a safe and healthy experience!

However, if you become sick or injured...

We are here to help!

GuardMe is your emergency healthcare plan.



Costs in the event of sickness/injuries

Ambulance Service	Over \$500
Air Ambulance	Over \$2,500 per hour
Clinic Visit	\$75 - \$150
ER Visit	Over \$1,000
Hospital Stay	\$4,000 - \$5,000 per night
Intensive Care	\$8,000 - \$20,000 per night



GuardMe @Ontario College highlights



Hospital, Physician, Surgery, Diagnostic Testing

100% of eligible charges



Prescriptions

Up to 60 days supply, up to \$10K



Psychotherapy

Up to \$2,000



Annual eye exam

Up to \$120



Pregnancy

Up to \$25,000 < 30 days from policy start



Emergency Dental

Up to \$600 for relief of pain and suffering



Immunizations

\$500 for course-required immunizations



Family Transportation Benefit

Up to 2 members, if hospitalized 7+ days

Read more
in your
benefit
summary

Benefit Summary

Emergency Medical Benefits	
Services	Benefits
Hospital services	Included
Physician fees	Included
Laboratory and diagnostic testing	Included
Private duty nursing	\$20,000
Prescription medication	60 Day supply up to \$10,000
Psychiatric hospitalization	\$50,000 Lifetime Maximum
Psychiatrist fees	\$10,000 Lifetime Maximum
Ground ambulance transportation	Included*
Air transportation	\$300,000
Pregnancy – serious complications	\$50,000
Medical equipment and supplies	\$25,000*
Family transportation and subsistence allowance	\$10,000
Repatriation of remains	Included
Burial at host country	\$15,000
Dental injury	\$5,000*
Emergency dental care	\$600

Non-Emergency Medical Benefits	
Services	Benefits
Pregnancy	\$25,000
Paramedical	\$1,000 Per provider
Physiotherapy or speech therapy	\$2,000
Psychotherapy	\$2,000
Immunizations	\$150
Annual physician visit	\$200
Annual eye exam	\$120
Wart treatment	\$500
Diabetic supplies	\$400
STD-STI testing	\$100
Private tutor	\$1,200
AccessAbility	\$2,500

Accidental Death and Dismemberment Benefits	
Services	Benefits
Personal accident	\$50,000
Common carrier accident	\$100,000
Trauma counselling	10 Sessions
<p>All benefits reset every 365 days except for Psychiatric Hospitalization and Psychiatrist Fees which are lifetime limits.</p> <p>*Additional sub limits apply.</p>	

The overall limit of this policy is
\$5,000,000

Important notice:

- This is a summary of benefits available under the **GuardMe@ONTARIO COLLEGES** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **GuardMe@ONTARIO COLLEGES**.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365-day period.
- Prior approval required for certain benefits.

Select Exclusions

- Treatments that are not medically necessary (elective treatment)
- Non-prescription medication; contraceptives, over the counter drugs
- Expenses in your home country
- Participation in professional sports and in any motorized contests of speed
- Operating any type of aircraft or travelling as a passenger on any non-commercial flight
- Claims resulting from drug or alcohol use
- The maintenance of chronic, on-going conditions

*Refer to your policy wording for terms and conditions.

Welcome Email – third week of January 2025



Dear Demo Test,

Welcome to guard.me!

We are pleased to take care of your insurance needs. Your guard.me policy provides emergency health insurance benefits for new emergencies such as illnesses or injuries. Please review your policy documents to learn more about the benefits included in your plan as well as the policy limitations and exclusions.

To access your policy details, personalized Healthcare Access Card/claim form you will need to click the link below:

[Click Here to Access your guard.me Account](#)

If you do not have an account, sign up now so you can access your policy documents at anytime, keep track of your claims and print your Healthcare Access Card. Always keep your Healthcare Access Card with you; you will need to show this to medical providers when you need emergency medical attention.

Please read your policy documents to learn more about your benefits, as well as the policy exclusions. For more information about your plan and to access the special services that guard.me has to offer, **find a Canadian clinic, submit a claim and more**, please visit us online at <https://www.guard.me/>

Too busy or too sick to sit in the waiting room? **mobileDOCTOR** allows you to connect with a doctor through Maple. Available anytime, anywhere through your computer or mobile device, Maple's doctors can provide advice, diagnoses and prescriptions online. Sign up at <https://www.guard.me/mobiledoctor>

Emergency Assistance

Toll-free in North America 1-888-756-8428
Call Collect 1-905-752-6230

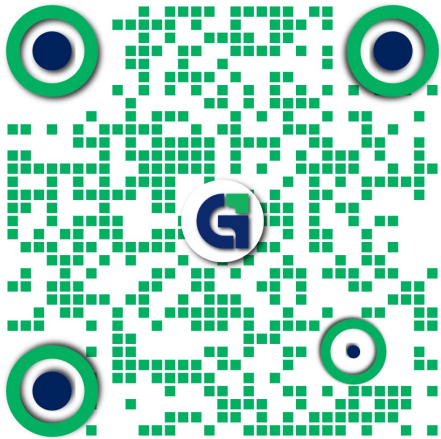
General Inquiries

(905) 752-6200
customercare@guard.me

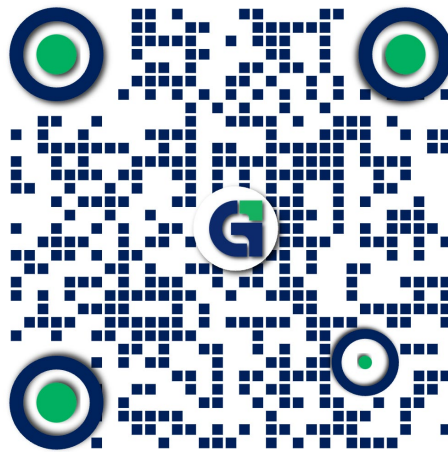


Download the GuardMe app!

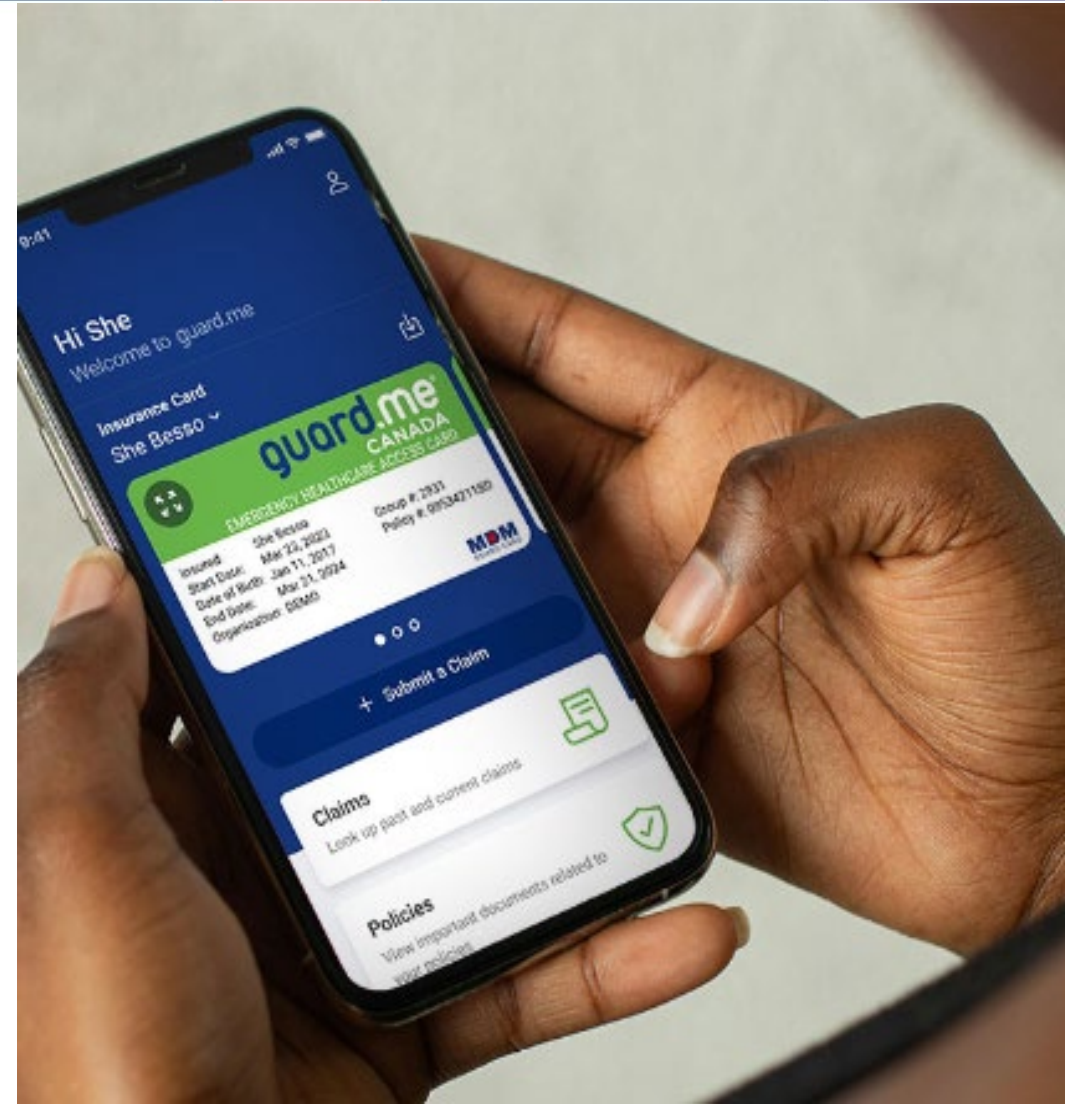
- View your healthcare access card
- Find medical providers
- Submit claims
- Access translations of policy documents
- Easily contact Customer Care



Apple



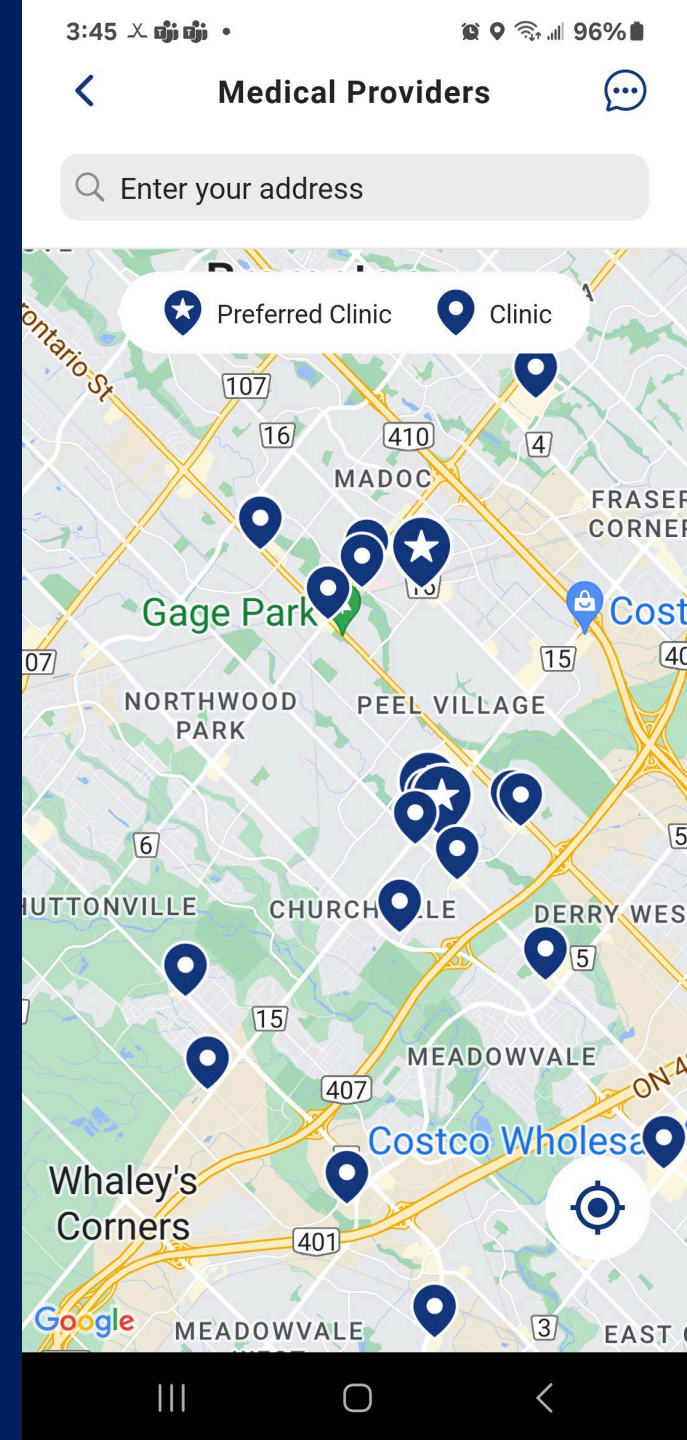
Android





Find a Canadian Clinic

- Search in the App or on our website and your visit can be billed to GuardMe directly!
- Tap on the clinic to see their hours and contact details
- No restrictions – you can visit ANY clinic



Adding Dependents

- Your Family is NOT automatically covered under your policy
- You can purchase coverage for your dependents at:

www.guard.me/canadoreinternational



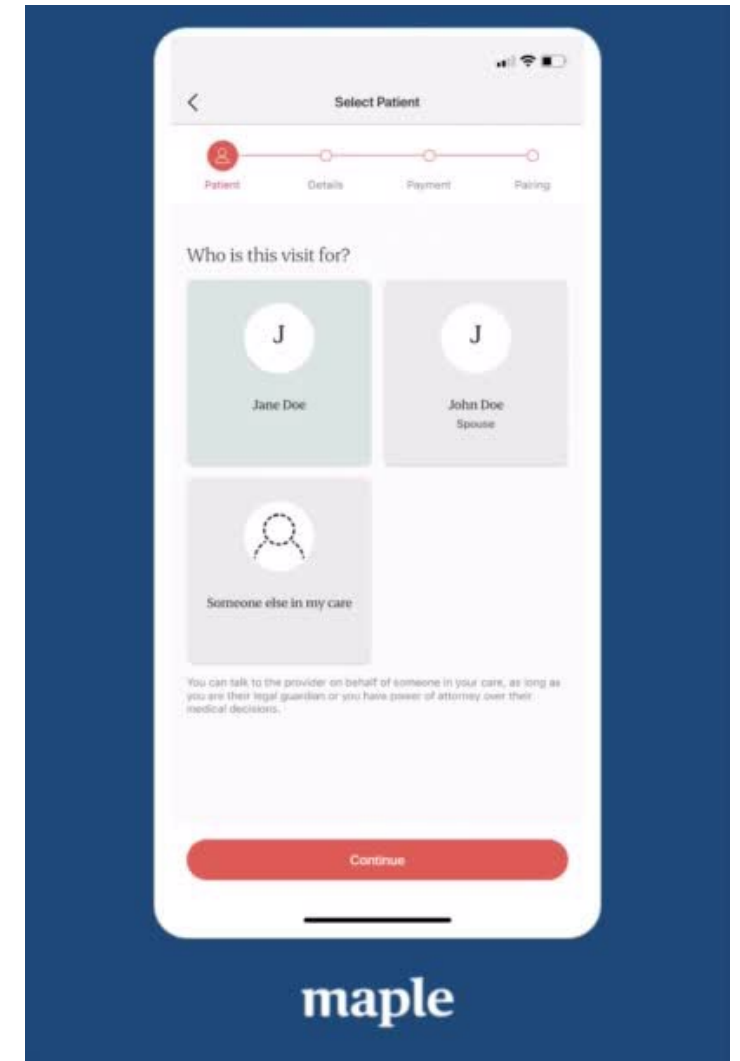
24/7 Access to Doctors

Within minutes, you can connect to a Canadian doctor on your phone, tablet, or computer.

The doctor can send a prescription to a pharmacy of your choice, or it can be delivered free of charge within 1 business day. They can also create lab requisitions for blood work.

This is an online service and Wi-Fi, or mobile data is required to access it.

Register at www.guard.me/mobiledoctor





Healthcare in Canada

Minor Illness - Pharmacy

- Pink Eye
- Hemorrhoids
- Premenstrual and Period Cramps
- Skin Infections
- Tick and Insect Bites
- Bladder / Urinary Tract Infections
- Oral Thrush
- Rashes
- Heartburn / Acid Reflux
- Cold Sores
- Sprains and Strains

You can either walk into your local pharmacy for a consultation or pre-book via phone or online. Many pharmacies have a designated consultation room for private examinations.

Rexall Partnership

- **GuardMe** has partnered with Rexall, a leading pharmacy chain, for a benefits program!
- Automatic savings on prescriptions when you present your Healthcare Access Card.
- Receive 20% off regular-priced exclusive brands, when you use a Preferred Perks linked Be Well app/card. Use code **guardme** when registering



See helpful content and videos:
www.rexall.ca/preferred-perks-ppn



GuardMe

Rexall Pharmacy Partners



Healthcare in Canada

Minor Illness - Clinic

Go to a doctor's office, campus clinic or walk-in clinic.

EXAMPLE PROBLEMS:

- Sore throat, runny nose, cough, cold, flu
- Small aches and pains; mild fever
- Minor rashes, skin irritations
- Urinary tract infections



Healthcare in Canada

Major Illness/Injury - Hospital

Go to the Emergency Room at a hospital

EXAMPLE PROBLEMS:

- Broken bones, bad cuts, excessive bleeding
- A high fever (Over 38.8 C / 102 F)
- Severe pain or severe illness
- Trouble breathing



Using your Insurance before Receiving Welcome Email

Minor Illness or Injury

1. Use pharmacist, campus clinic, or walk-in clinic nearby
2. Pay upfront for service & keep all receipts and invoices
3. Submit a claim for reimbursement after receiving policy information

Major Illness or Injury

1. Seek medical care ASAP
2. Call guard.me Customer Care
3. Contact International Team at Canadore College



When to call GuardMe

Call the **GuardMe** Customer Care team:

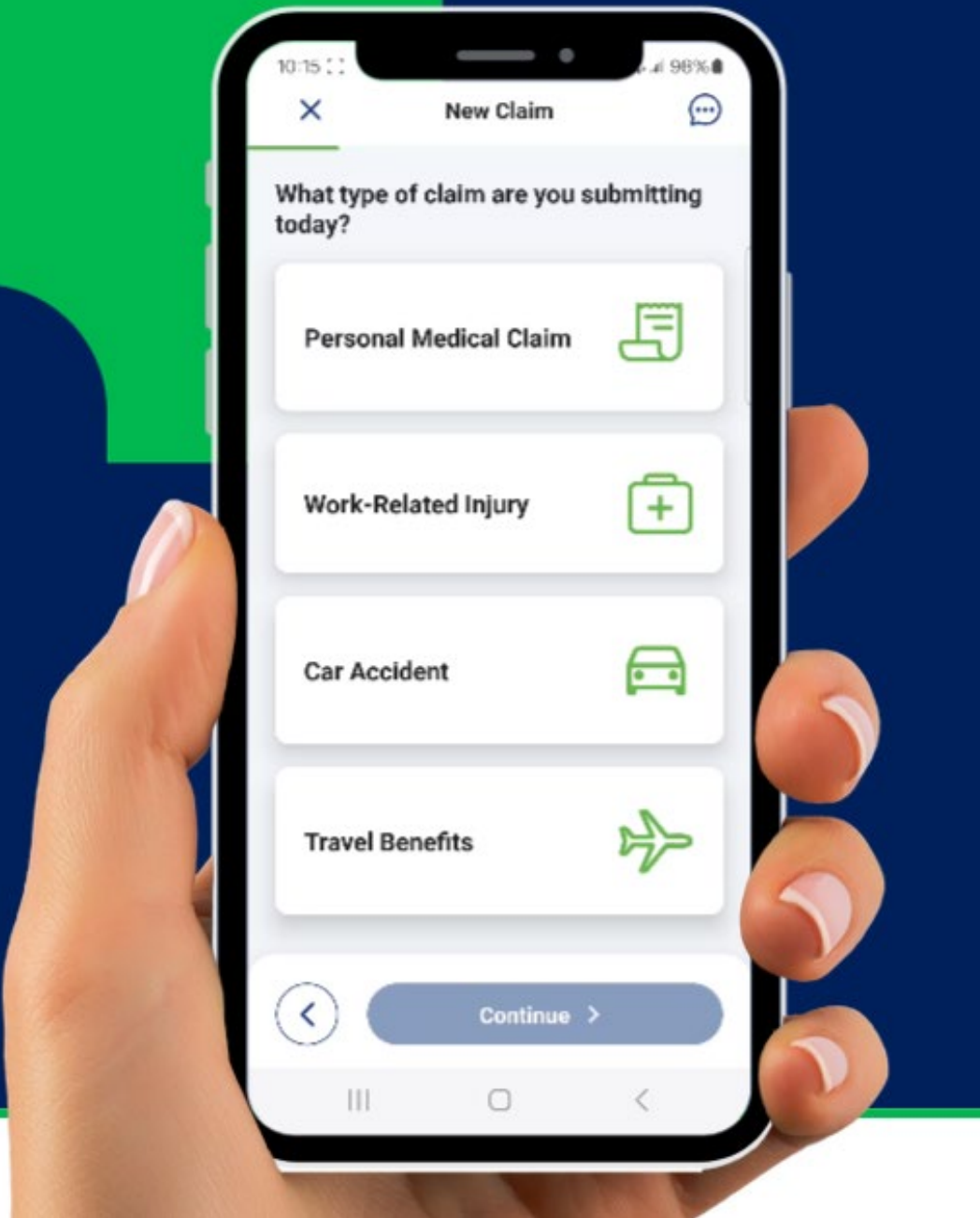
1-888-756-8427 / 905-731-8291

Before being admitted to a hospital or for surgery

Before going for any **expensive diagnostic testing (MRI or CT scans)**

If you have ANY questions about eligibility for benefits, benefit maximums, claims, where to go for certain procedures: we're here to help!

GuardMe



Claims

Mobile Application

- Submit claims using your phone

Online

- Online claims submission with scanned receipts/invoices required

Paper Claims

- Mail your claim form to **GuardMe** with original receipts and invoices



guard.me Team Member: Sean (Marketing)

Contact Us Anytime!



Emergency Assistance Number: Located
on your **GuardMe** card
1-888-756-8427 / 905-731-8291



customercare@guard.me



www.guard.me/canadoreinternational

CUSTOMER SERVICE
24 HOURS **7** DAYS
A DAY A WEEK

GuardMe

THANK YOU!

Are there any questions?

