

## ONLINE OPTIONS

The following is a partial list of services that are available online at [guard.me/canadore](https://guard.me/canadore)

- Choose your plan/opt-out (deadline applies)
- Chat with a live customer care specialist
- Purchase coverage for your spouse and/or dependent children before the deadline date
- Create a profile to submit/track your claims, print your ID card, and add a beneficiary
- Review and download claim forms and policy wording

## COORDINATION OF BENEFITS

Benefits under two insurance plans can be coordinated to increase your coverage up to a total of 100%. For example, if you have other coverage in place following payment under this plan, you can submit outstanding balances to the other plan for consideration.

## FAMILY ADD-ON

For an additional fee, you are able to add family members (spouse and/or dependent children) to the plan. Visit [guard.me/canadore](https://guard.me/canadore) to purchase coverage for your dependents online by the required deadline. Please verify you have entered all information.

## OPTING OUT

If you have alternative coverage you may "opt-out" of the Extended Health Plan at [guard.me/canadore](https://guard.me/canadore) and receive a refund.

## PLAN SELECTION - DEADLINE DATES TO APPLY:

Fall semester:

Open September 21, 2023 until October 2, 2023

Winter semester:

Open January 24, 2024 until February 2, 2024

## COVERAGE PERIOD

September Start Students: September 1, 2023 - August 31, 2024

January Start Students: January 1, 2024 - August 31, 2024

## HOW TO FILE YOUR CLAIM

Your drug and extended health care claims are paid by MDM Insurance Services Inc.

**PAY DIRECT:** The **Pharmacy** can submit your claim electronically for you, limiting your out-of-pocket expense. You will need to give the pharmacy the following:

- Your Group Number is 5212
- Provider: MDM Insurance Services

Your [guard.me](https://guard.me) policy number is always 11 characters, composed of 9 digits followed by letters "CD". To find your policy number, use your Canadore College student ID number in the following way:

- If it begins with A, replace the A with 0 and add CD at the end
- If the total characters are less than 9, then add 0 at the start to make the total number of digits 9, and add "CD" at the end

**ONLINE:** [guard.me/canadore/claims](https://guard.me/canadore/claims)

**MAIL:** Fill out the appropriate claim form (all claim forms can be downloaded from ([www.mdm-insurance.com](http://www.mdm-insurance.com)), attach your original receipts and mail to:

MDM Insurance Services Inc.

P.O. Box #970, Guelph, Ontario N1H 6N1

**EMAIL:** [inquiry@mdm-insurance.com](mailto:inquiry@mdm-insurance.com)

**FAX:** 519-836-4909

Visit [guard.me/canadore](https://guard.me/canadore) for more detailed information about your Extended Health Plan coverage or contact [guard.me](https://guard.me) toll-free at 1-877-873-8447 or 1-905-752-6220.

## HOW DO I CHOOSE ONE OF THE ENHANCED PLANS?

- 1) Please visit [guard.me/canadore](https://guard.me/canadore) before the deadline date.
- 2) Click on the Choose Your Plan option, select one of the plans. Enter the required information and submit.
- 3) Print and keep your email confirmation for your records.

2023 - 2024

**guard.me**<sup>®</sup>  
**Extended Health Plan**  
**@CANADORE**



CANADORE  
STUDENTS'  
COUNCIL

Group #: 5212

As a qualified post-secondary student, you are automatically covered for the benefits described herein.

**guard.me Customer Care:**

☎ 1-877-873-8447 or 1-905-752-6220

✉ [customercare@guard.me](mailto:customercare@guard.me)

🌐 [www.guard.me/canadore](https://www.guard.me/canadore)

## WHAT PLAN WORKS BEST FOR YOU?

All students that have paid the Extended Health Plan fee are **automatically enrolled** in the **Balanced Plan**. If you wish to select an alternate plan you must do so prior to the deadline date.

## PLAN SELECTION - DEADLINE DATES TO APPLY:

Fall semester-Open September 21, 2023 until October 2, 2023

Winter semester-Open January 24, 2024 until February 2, 2024

(New students ONLY)

### BALANCED PLAN (Auto-Enrolled)

#### PRESCRIPTIONS:

**Maximum:** \$2,000

80% coverage, 20% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$150), Gardasil vaccine (to a maximum of \$150 only when purchased through the Campus Health Centre)

#### EXTENDED HEALTH CARE:

**Paramedical Practitioners:** \$20 per treatment up to a maximum of \$300 each policy year for each type of practitioner listed below:

- a) Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- b) Combined services of a massage therapist or podiatrist, if referred by a physician;
- c) Services of a physiotherapist, if referred by a physician;
- d) Combined services of a naturopath or a chiropractor.

### ENHANCED DRUG PLAN

#### PRESCRIPTIONS:

**Maximum:** \$2,500

90% coverage, 10% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$200), Gardasil vaccine (to a maximum of \$150 only when purchased through the Campus Health Centre)

#### EXTENDED HEALTH CARE:

**Paramedical Practitioners:** \$15 per treatment up to a maximum of \$200 each policy year for each type of practitioner listed below:

- a) Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- b) Combined services of a massage therapist or podiatrist, if referred by a physician;
- c) Services of a physiotherapist, if referred by a physician;
- d) Combined services of a naturopath or a chiropractor.

### ENHANCED EXTENDED HEALTH PLAN

#### PRESCRIPTIONS:

**Maximum:** \$1,000

65% coverage, 35% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$100)

#### EXTENDED HEALTH CARE:

**Paramedical Practitioners:** 100% per visit up to a maximum of \$400 each policy year for each type of practitioner listed below:

- a) Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- b) Combined services of a massage therapist or podiatrist, if referred by a physician;
- c) Services of a physiotherapist, if referred by a physician;
- d) Combined services of a naturopath or a chiropractor.

Please refer to the policy wording available at [guard.me/canadore](https://guard.me/canadore) for plan details such as eligible providers, required referrals, exclusions, etc.

#### LIVE CHAT

Have a question?

Chat with a customer care specialist.

Visit [guard.me/canadore](https://guard.me/canadore). Student

ID # or policy # is required.

