

INNOVATION WHEN IT MATTERS. COMPASSION WHERE IT COUNTS.

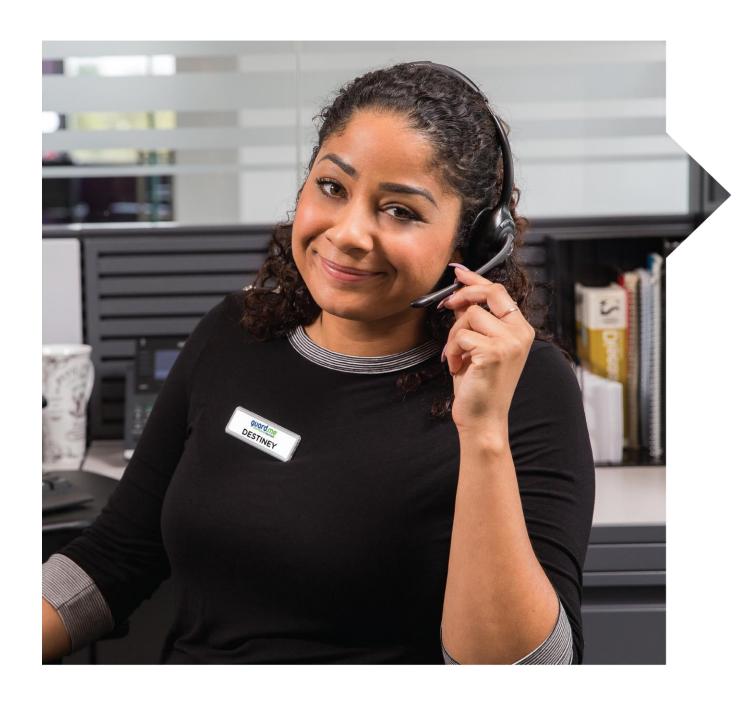




Who is guard.me?

- One of the world's largest international education insurance providers
- 130+ institutional partners in Canada, across all sectors
- Annually servicing over 250,000 international students around the world
- Leading the industry in creating innovative solutions and programs that have redefined industry standards
- ✓ Local representation, global reach





How much does it cost if I get sick or injured?

Ambulance Service

\$250+

Air ambulance

over \$2,500 per hour

Hospital Stay

\$3,000 - \$5,000

Intensive care

\$8,000 - \$16,000

Clinic visit

\$100 - \$175

ER Visit

\$750 - \$1,500

Dental Accident

over \$500





BENEFIT SUMMARY

COVERAGE UP TO \$5,000,000

SERVICE	BENEFITS
E	mergency
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 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; unlimited when hospitalized
Dental – Accidental 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 Complication	Up to \$50,000 for serious complication

SERVICE	BENEFITS	
Emergency		
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	
Certain limitations and exclusion Full details are found in the guar The actual policy wording gove	available under the guard.me More Canada policy. ons may apply. rd .me more Canada policy available at www.guard.me .	

as lifetime maximums.

• Prior approval required for certain benefits

SERVICE	BENEFITS
No	n- Emergency
Psychotherapy	up to \$2,000 for outpatient psychiatrist or psychologist care
Eye Exams	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; unlimited 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 for one exam 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 \$1,20
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



Policy highlights



Hospital, Physician, Surgery, Diagnostic Testing

100% of eligible charges



Prescriptions

Up to 60 day supply



Ambulance

100% of eligible charges



Out of Canada coverage

30 days coverage in the USA



Dental Accident

up to \$5,000



Family Transportation Benefit

up to 2 members, if hospitalized +7 days



Maternity

\$25,000 for all expenses, if pregnancy started < 30 days

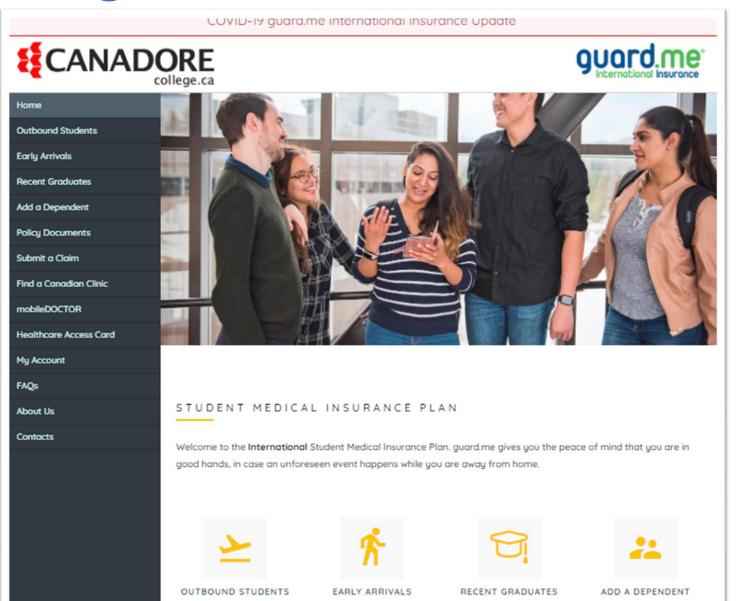


Policy exclusions

- Treatments that are not medically required (elective treatment)
- Alcohol/drug related claims
- Non-prescription medication
- Expenses in your home country
- Glasses/contact lenses
- Operating any aircraft
- Racing; off-roading; operating a motorized vehicle in an area where a licence isn't required
- Claims incurred while operating a vehicle for hire (Uber, Taxi, etc)



www.guard.me/canadoreinternational







Your guard.me Card



Keep this card with you at all times as this is proof of your insurance



If hospitalized, please call the toll-free number on the back of the card to let us know





2 Ways to Access Healthcare in Canada

✓ Primary Care (MINOR PROBLEMS)

Go to the campus clinic or walk-in clinic

EXAMPLE PROBLEMS:

- ✓ Sore throat, runny nose, cough, cold, flu
- Small aches and pains; mild fever (under 38.8°C / 102°F)
- ✓ Minor rashes, skin irritations





2 Ways to Access Healthcare in Canada

✓ Secondary Care (MAJOR PROBLEMS)

Go to the Emergency Room at the Hospital

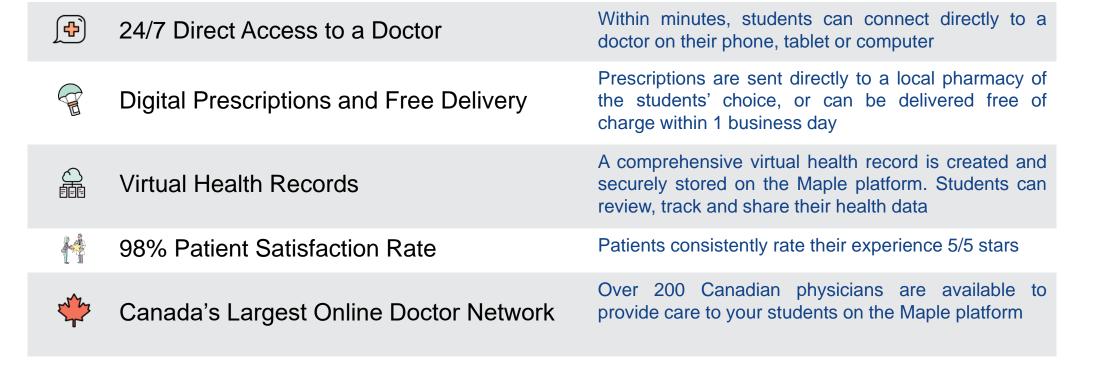
EXAMPLE PROBLEMS:

- ✓ Broken bones, bad cuts, heavy bleeding
- ✓ Injury from a traffic accident
- ✓ A high fever (over 38.8°C / 102°F)
- Severe pain or severe illness





Offering Students the Easiest & Most Convenient Access to Healthcare



Sign up today at <u>www.guard.me/mobiledoctor</u>





2 Ways to Make a Claim



Online/Mobile Claims

- Claim form entered online
- Scanned receipts required



Paper Claims

- Claims may be mailed



Reimbursement methods:

- prepaid debit Mastercard (virtual / online or hard copy, upon request)
- Direct deposit, wire transfer, or cheque

5 business days to process a completed claim – from the date received







Your name, policy number and date of birth



Reimbursement information (who do we pay)



Original / scanned invoices from the healthcare provider



Reason for the visit (issue or diagnosis)



Receipts showing proof of payment



Your signature and the date



Contact Us Anytime!



Emergency Line: located on your guard.me ID

card



Email: customercare@guard.me



Website: www.guard.me/canadoreinternational



Do you have a serious medical emergency and need to go to hospital? Call 911 for ambulance

