



Welcome!

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 |
|-----------------------------|---|
| Emergency | |
| 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 complications |

| 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 |

Important notice:

- This is a summary of benefits available under the guard.me More Canada policy.
- Certain limitations and exclusions may apply.
- Full details are found in the guard.me more Canada policy available at www.guard.me.
- The actual 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 |
|-------------------------------|---|
| Non- 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 \$1,200 |
| 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 |

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

COVID-19 guard.me International Insurance update




- Home
- Outbound Students
- Early Arrivals
- Recent Graduates
- Add a Dependent
- Policy Documents
- Submit a Claim
- Find a Canadian Clinic
- mobileDOCTOR
- Healthcare Access Card
- My Account
- FAQs
- About Us
- Contacts




STUDENT MEDICAL INSURANCE PLAN


Welcome to the **International** Student Medical Insurance Plan. guard.me gives you the peace of mind that you are in good hands, in case an unforeseen event happens while you are away from home.




OUTBOUND STUDENTS



EARLY ARRIVALS



RECENT GRADUATES



ADD A DEPENDENT



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



24/7 Direct Access to a Doctor

Within minutes, students can connect directly to a doctor on their phone, tablet or computer



Digital Prescriptions and Free Delivery

Prescriptions are sent directly to a local pharmacy of the students' choice, or can be delivered free of charge within 1 business day



Virtual Health Records

A comprehensive virtual health record is created and securely stored on the Maple platform. Students can review, track and share their health data



98% Patient Satisfaction Rate

Patients consistently rate their experience 5/5 stars



Canada's Largest Online Doctor Network

Over 200 Canadian physicians are available to provide care to your students on the Maple platform

Sign up today at www.guard.me/mobiledoctor



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



A Complete Claim Form Includes:



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

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