

## Coming to Canada Series: Understanding Your Health Insurance

Hello again future Canadore College students!

As you prepare for your studies in Canada, it's important to understand your health insurance coverage. Canadore College has chosen guard.me International Insurance to provide you with comprehensive emergency health insurance.

### What is Guard.me Insurance?

Guard.me covers 100% of reasonable and customary charges for eligible emergency sickness or injury. This includes ambulance costs, hospitalizations, clinic visits, and necessary surgeries or diagnostic tests. Make sure to read the benefit summary to understand all included benefits.

### When Does My Coverage Start?

Your guard.me Insurance policy will begin from the first day of the month that you begin your studies. For example, if you begin your studies in September, the policy will be active from September 1. If you arrive in Canada in the 14 days before your policy start date and experience a medical emergency, you will be covered under the terms and conditions of the policy.

### Receiving Your Policy Information

You will get a Welcome Email from guard.me in the *third week* of the semester. This email will include a link to activate your account and download your Healthcare Access Card, which you must present at healthcare providers.

### Need to See a Doctor Before Receiving Policy Info?

If you need medical attention before receiving your policy information, you can pay upfront, keep all receipts and invoices, and submit a claim for reimbursement later. Remember, hospital emergency rooms are for major issues only as wait times can be several hours; for minor illnesses, consider visiting a pharmacist.

### Completing Your Health Clearance Certificate

Your policy includes coverage for course-required immunizations up to \$150. Pay upfront, keep receipts, and submit a claim for reimbursement.

### Pregnancy Before you Arrive

If you are pregnant *before* the policy starts, your condition may be considered pre-existing, and *pregnancy-related expenses may not be covered*.

These expenses in Canada can range from \$10,000 to \$25,000. To avoid unexpected costs, clarify your coverage with Canadore by contacting us as below.

### Do you have a medical emergency before receiving policy Info?

1. Seek medical care immediately.
2. Call guard.me Customer Care at 905-752-6200 or 1-888-756-8428.
3. Contact the international team at Canadore College by emailing [international.insurance@canadorecollege.ca](mailto:international.insurance@canadorecollege.ca)

### Resources:

<https://www.canadorecollege.ca/canadore-international/international-students/health-support-and-services>

[Canadore College | guard.me](#)