

## **Subject: Coming to Canada: Understanding Your Health Insurance**

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

### **What is GuardMe Insurance?**

GuardMe 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 for new and emerging conditions. Make sure to read the benefit summary to understand all included benefits.

### **When Does My Coverage Start?**

Your GuardMe Insurance policy will begin from the first day of the month that you begin your studies. For example, if you begin your studies in January, the policy will be active from January 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 GuardMe 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.

### **GuardMe App**

Navigating health insurance as an international student in Canada just got a whole lot easier with the launch of the GuardMe Mobile App. Available for iOS and Android, this app is your all-in-one solution for managing your GuardMe health insurance benefits—wherever you are.

- [Google Play Store](#)
- [Apple App Store](#)

### **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 or visiting our Campus Clinic.

### **Completing Your Health Clearance Certificate**

Your policy includes coverage for course-required immunizations up to \$500. 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.
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Contact the International Insurance team at Canadore College by emailing [international.insurance@canadorecollege.ca](mailto:international.insurance@canadorecollege.ca)

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**A GuardMe specialist will be at our In-Person Orientation on January 3 to explain your benefits in detail. Watch your email for the invite to register and join us, coming soon!**

**Resources:**

- [Health Support and Services](#)
- [Canadore College | guard.me](#)

 [Download the GuardMe App](#)

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Still have questions? **Don't miss our virtual information sessions and pre-departure orientation on December 5. Register by clicking [here!](#)**

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Stay tuned for the next email in this series – Coming Soon!

From your friendly Canadore International Department