



Pop-In Drop-In: International Health Insurance

Is health insurance mandatory for international students? How is it paid?

Yes, it is mandatory. Coverage is provided through **Guard Me**, and the cost is included in [ancillary fees](#) for international students at Canadore College.

How do I get my health insurance card?

You'll receive an email from Guard Me about **10 business days** after classes start. It will include a link to your **digital health card** and policy number. No physical card is issued.

How do I submit a claim?

Once you have your health card, you can submit claims online via your [Guard Me account](#). Keep all receipts and ensure your login credentials are secure.

When does my coverage start?

Coverage begins on the **first day of the month** in which your studies start (e.g., September 1st for September intake). There is a **14-day grace period** before the start date for emergencies.

Can I travel to another country and still be covered?

Yes, as long as you're **outside your home country**, Guard Me acts as **travel medical insurance** and covers eligible claims.

Can I add family members to my plan?

Yes, you can add **dependents** (spouse or children) by enrolling them before the deadline and paying the required fee. This can be done via the [Guard Me portal or app](#).

Is dental coverage included?

Only **emergency dental care** is covered. Routine or elective dental treatments (e.g., braces) are **not included**.

If I arrive 8 days before classes, am I covered?

Yes, the **14-day grace period** ensures coverage for emergencies during that time.

Are health consultations included?

Yes. Coverage includes an **annual physician visit up to \$200**. Students can also use **Mobile Doctor**, a free online consultation service.

**What treatments are covered?**

A [Benefit Summary](#) can be found on the [Canadore website](#) but some examples include

- **Emergency care:** 100% of eligible hospital charges, lab tests, ambulance, and emergency dental.
- **Non-emergency care:** Annual eye exam (up to \$120), annual physician visit, and up to \$500 for required immunizations.

Who can I contact if I have further questions?

You can email International.insurance@canadorecollege.ca or visiting the International Office in C210