

guard.me Emergency Health Insurance FAQs – Canadore College International Students



What is my guard.me Insurance?

guard.me International Insurance is the health insurance provider chosen for you by Canadore College. All international students at Canadore College are enrolled in the guard.me More Enhanced policy, which is a comprehensive emergency health insurance policy designed to support you if you become sick or injured during your studies in Canada. The plan covers 100% of reasonable and customary charges to treat an eligible emergency sickness or injury; including the cost of an ambulance, hospitalizations, clinic visits and medically necessary surgery and diagnostic testing. The plan includes many other benefits, and all students are encouraged to read the [benefit summary](#) to learn more about all the benefits included in the plan.



What date am I insured from?

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.



When will I receive my policy information and Healthcare Access Card to use at healthcare providers?

Students will receive a Welcome Email from guard.me in the third week of their semester, after the deadline to drop courses without penalty. Within the email is a link to activate your guard.me “My Account” and download your Healthcare Access Card. Open the email and click the link when you receive it, the link expires! However, you can always log in by going to [My Account - Canadore College | guard.me](#) and resetting your password. Please download & print your Healthcare Access Card as this is your proof of insurance and you will present it anytime you are visiting a healthcare provider.



What if I need to see the doctor before I receive my policy information?

If you are experiencing a minor sickness or injury that requires medical attention before you receive your policy information, you can pay up front for the service, keep all receipts and invoices, and submit a claim online through “My Account” for reimbursement after you receive your policy information. Keep in mind that hospital emergency rooms are for major sickness and injuries only, and if you are visiting for a minor illness, the wait times can be several hours before seeing a doctor. Visiting a pharmacist for a consultation is a great alternative if you are unable to get into the campus clinic or walk-in clinic nearby.



What if I need to complete my Canadore Student Health Clearance Certificate?

Your policy includes coverage for course required immunizations up to \$150. Same as above, you can pay upfront for all required immunizations, keep receipts and invoices, and submit a claim online through “My Account” for reimbursement.



What if I have a medical emergency before receiving my policy information?

- (1) Please seek medical care as soon as possible
- (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



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