

USEFUL TIPS

Keep your **HEALTHCARE ACCESS CARD** with you at all times. It is proof of YOUR emergency healthcare coverage while you are in Canada.

WHAT IS THE HEALTHCARE ACCESS CARD?

The **guard.me Healthcare Access Card** functions as a prescription drug and emergency dental card.

For eligible expenses, just show your **guard.me Healthcare Access Card**. To obtain further information, select as follows: go to your **guard.me** customized website or **www.guard.me**, and click **Healthcare Access Card**.

I LOST MY HEALTHCARE ACCESS CARD. HOW CAN I GET A NEW ONE?

To obtain copies of your Healthcare Access Card, policy wording or policy summary, you can log in to 'My Account' by going to your **guard.me** customized website or **www.guard.me**.

WHO DO I CONTACT TO GET INFORMATION ABOUT MY PLAN?

guard.me offers 24/7 customer service available at **customercare@guard.me** or by calling 1-888-756-8428.

SEEKING MEDICAL CARE IN CANADA?

You can seek medical attention and services anywhere in Canada:

- A **Drugstore or Pharmacy** can help you find solutions for minor health issues without seeing a doctor. Pharmacists are trained to recognize and help you treat minor conditions.
- **mobileDOCTOR** allows you to conveniently connect with a doctor from your phone or computer anytime, anywhere and can eliminate the need to go to a walk-in clinic or hospital. Go to **www.guard.me/mobileDOCTOR** and sign up today.
- **Walk-in clinics** are where you can see a doctor for most health concerns. Visit your local walk-in clinic or go to **www.guard.me** and click on "Find a Canadian Clinic" to see clinics in your area.

Hospitals are for serious emergencies only.

Call **911** for emergency assistance

If the hospital asks you to pay, ask for an invoice and submit to **guard.me**.

HOW DO I SUBMIT A CLAIM ONLINE?

You must log in to your **guard.me** "My Account" by going to your **guard.me** customized website or **www.guard.me** to submit your online claim.

HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

guard.me processes your claims quickly and efficiently. To track your claim, go to your **guard.me** customized website or **www.guard.me**, select "My Account" then click on "Claims" and you will see the status of all your claims.

POLICY INFORMATION:

Please see over for a Summary of your **guard.me More Canada Enhanced Policy**. For additional information, you can log in to 'My Account' by going to your **guard.me** customized website or **www.guard.me** and downloading a copy of the policy wording.

guard.me[®]
International Insurance

**SUPER STAR
SERVICE**



Enrollment and Claim Inquiries:

✉ **customercare@guard.me**

☎ **1-905-752-6230**

Toll-Free North America

☎ **1-888-756-8428**

#guardmecaress



www.guard.me

Underwritten by:

Old Republic Insurance Company of Canada

100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

Travel Healthcare Insurance Solutions Inc. o/a **guard.me** International Insurance

guard.me[®]
**MORE
CANADA
ENHANCED**

BENEFIT SUMMARY

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 Duty 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 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 Complications | 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](http://www.guard.me) More Canada Enhanced policy.
- Certain limitations and exclusions may apply.
- Full details are found in the [guard.me](http://www.guard.me) More Canada Enhanced policy available at www.guard.me
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365-day period.

| SERVICE | BENEFITS |
|-------------------------------|--|
| Non-Emergency | |
| Psychotherapy | Up to \$2,000 for outpatient psychiatrist or psychologist care |
| Annual Eye Exam | 100% of eligible charges up to \$120 for one non-emergency eye exam |
| Paramedical Services | 100% of eligible charges up to \$1,000 for Chiropractor, Acupuncturist, Naturopath, Chiroprapist/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 prenatal care and well-baby care |
| Annual Physician Visit | 100% of eligible charges 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 |