

ONLINE OPTIONS

The following is a partial list of services that are available online at guard.me/canadore

- Choose your plan/opt-out (deadline applies)
- Chat with a live customer care specialist
- Purchase coverage for your spouse and/or dependent children before the deadline date
- Create a profile to submit/track your claims, print your ID card, and add a beneficiary
- Review and download claim forms and policy wording

COORDINATION OF BENEFITS

Benefits under two insurance plans can be coordinated to increase your coverage up to a total of 100%. For example, if you have other coverage in place following payment under this plan, you can submit outstanding balances to the other plan for consideration.

FAMILY ADD-ON

For an additional fee, you are able to add family members (spouse and/or dependent children) to the plan. Visit guard.me/canadore to purchase coverage for your dependents online by the required deadline. Please verify you have entered all information.

OPTING OUT

If you have alternative coverage you may "opt-out" of the Extended Health Plan at guard.me/canadore and receive a refund.

PLAN SELECTION - DEADLINE DATES TO APPLY:

Fall semester:

Open September 19, 2024 until October 1, 2024

Winter semester:

Open January 22, 2025 until January 31, 2025

COVERAGE PERIOD

September Start Students: September 1, 2024 - August 31, 2025

January Start Students: January 1, 2025 - August 31, 2025

HOW TO FILE YOUR CLAIM

Your drug and extended health care claims are paid by MDM Insurance Services Inc.

PAY DIRECT: The **Pharmacy** can submit your claim electronically for you, limiting your out-of-pocket expense. You will need to give the pharmacy the following:

- Your Group Number is 5212
- Provider: MDM Insurance Services

Your guard.me policy number is always 11 characters, composed of 9 digits followed by letters "CD". To find your policy number, use your Canadore College student ID number in the following way:

- If it begins with A, replace the A with 0 and add CD at the end
- If the total characters are less than 9, then add 0 at the start to make the total number of digits 9, and add "CD" at the end

ONLINE: guard.me/canadore/claims

MAIL: Fill out the appropriate claim form (all claim forms can be downloaded from (www.mdm-insurance.com), attach your original receipts and mail to:

MDM Insurance Services Inc.

P.O. Box #970, Guelph, Ontario N1H 6N1

EMAIL: inquiry@mdm-insurance.com

FAX: 519-836-4909

Visit guard.me/canadore for more detailed information about your Extended Health Plan coverage or contact guard.me toll-free at 1-877-873-8447 or 1-905-752-6220.

HOW DO I CHOOSE ONE OF THE ENHANCED PLANS?

- 1) Please visit guard.me/canadore before the deadline date.
- 2) Click on the Choose Your Plan option, select one of the plans. Enter the required information and submit.
- 3) Print and keep your email confirmation for your records.

2024 - 2025

guard.me[®]

Extended Health Plan

@CANADORE



CANADORE
STUDENTS'
COUNCIL

Group #: 5212

As a qualified post-secondary student, you are automatically covered for the benefits described herein.

guard.me Customer Care:

📞 1-877-873-8447 or 1-905-752-6220

✉ customercare@guard.me

🌐 www.guard.me/canadore

WHAT PLAN WORKS BEST FOR YOU?

All students that have paid the Extended Health Plan fee are **automatically enrolled** in the **Balanced Plan**. If you wish to select an alternate plan you must do so prior to the deadline date.

PLAN SELECTION - DEADLINE DATES TO APPLY:

Fall semester-Open September 19, 2024 until October 1, 2024

Winter semester-Open January 22, 2025 until January 31, 2025

(New students ONLY)

BALANCED PLAN (Auto-Enrolled)

PRESCRIPTIONS:

Maximum: \$2,000

80% coverage, 20% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$150), Gardasil vaccine (to a maximum of \$150 only when purchased through the Campus Health Centre)

EXTENDED HEALTH CARE:

Paramedical Practitioners: \$20 per treatment up to a maximum of \$300 each policy year for each type of practitioner listed below:

- Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- Combined services of a massage therapist or podiatrist, if referred by a physician;
- Services of a physiotherapist, if referred by a physician;
- Combined services of a naturopath or a chiropractor.

ENHANCED DRUG PLAN

PRESCRIPTIONS:

Maximum: \$2,500

90% coverage, 10% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$200), Gardasil vaccine (to a maximum of \$150 only when purchased through the Campus Health Centre)

EXTENDED HEALTH CARE:

Paramedical Practitioners: \$15 per treatment up to a maximum of \$200 each policy year for each type of practitioner listed below:

- Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- Combined services of a massage therapist or podiatrist, if referred by a physician;
- Services of a physiotherapist, if referred by a physician;
- Combined services of a naturopath or a chiropractor.

ENHANCED EXTENDED HEALTH PLAN

PRESCRIPTIONS:

Maximum: \$1,000

65% coverage, 35% co-pay

Oral contraception, the contraceptive patch, Nuva Ring, Mirena IUD (to a maximum of \$100)

EXTENDED HEALTH CARE:

Paramedical Practitioners: 100% per visit up to a maximum of \$400 each policy year for each type of practitioner listed below:

- Combined services of a clinical psychologist or speech therapist, if referred by a physician;
- Combined services of a massage therapist or podiatrist, if referred by a physician;
- Services of a physiotherapist, if referred by a physician;
- Combined services of a naturopath or a chiropractor.

Please refer to the policy wording available at guard.me/canadore for plan details such as eligible providers, required referrals, exclusions, etc.

LIVE CHAT

Have a question?

Chat with a customer care specialist.

Visit guard.me/canadore.

Student ID # or policy # is required.

