

Useful Tips

Keep your **guard.me K-12 PLUS HEALTHCARE ACCESS CARD** with your provincial Healthcare/GHIP card. Together, they are proof of your emergency healthcare coverage while you are in Canada.

Medical Services Plan

Important - your provincial Healthcare/GHIP card must always be presented when you:

- Visit a clinic or doctor
- Go to the hospital
- Are referred for laboratory, X-ray or diagnostic testing

Your school has enrolled you in **guard.me K-12 PLUS**, which is to be used in addition to your Provincial Healthcare/GHIP coverage.

Provincial Healthcare/GHIP coverage:

For full details and any questions about your coverage please visit your provincial Healthcare/GHIP website. Generally, the following services are covered:

- Physician services that are medically required
- Surgery/anaesthesia
- X-ray, laboratory services and diagnostic testing in approved facilities when ordered by a physician
- Hospital services
 - Accommodation and meals at the standard level
 - Necessary nursing services
 - Medications administered in a hospital
 - Use of the operating room, care room and anaesthetic facilities
 - Routine surgical supplies

Log into "My Account" on the guard.me customized website or www.guard.me for the following:

- To replace a lost Healthcare Access Card
- To view or download a policy wording or summary
- To submit a claim or check on the status of a claim you submitted
- General inquiries and information

How to submit a claim on behalf of a minor:

Go to www.guard.me/minorclaimsubmission



guard.me[®]

K-12 PLUS



Enrollment and Claim Inquiries

guard.me offers 24/7 customer service

-  Tel: +1-905-752-6230
-  Toll-Free: +1-888-756-8428
-  customercare@guard.me

www.guard.me



We've got you covered

Top-up plan for applicants with provincial healthcare coverage

Benefit Summary

Updated: 06.06.2023
GMK12P/2023

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

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REAL
SOLUTIONS.

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LIFE.

REAL
TALK.



Benefit Summary

Use your **GHIP card first**, only use your **guard.me** card for those eligible charges above provincial Healthcare/GHIP coverage.

Important - your provincial Healthcare/GHIP card must always be presented when you: visit a clinic or doctor, go to the hospital, and are referred for laboratory, X-ray or diagnostic testing.

Emergency Medical Benefits

Services	Benefits
Hospital services	GHIP first - then included
Physician/doctor fees	GHIP first - then included
Laboratory and diagnostic testing	GHIP first - then included
Private duty nursing	GHIP first - then \$20,000
Prescription medication	60-Day supply
Psychiatric hospitalization	GHIP first - then \$60,000 Lifetime maximum
Psychiatrist fees	GHIP first - then \$60,000 Lifetime maximum
Ground ambulance transportation	GHIP first - then included
Air transportation including air ambulance	\$300,000
Pregnancy	GHIP first - then \$25,000
Medical equipment and supplies	Included
Family transportation and subsistence allowance	\$6,500
Repatriation of remains	\$20,000
Burial at host country	\$20,000
Dental injury	\$4,000
Emergency dental care	\$1,000

Non-Emergency Medical Benefits

Services	Benefits
Paramedical	GHIP first - then \$1,000
Psychotherapy	GHIP first - then \$10,000
Immunizations	GHIP first - then \$150
Annual physician/doctor visit	GHIP first - then \$150
Annual eye exam	GHIP first - then \$100
Wart treatment	GHIP first - then \$750
Diabetic or asthma supplies	\$500
Non-emergent care	GHIP first - then \$5,000
Initial consultations for ADHD/Acne/Birth control	GHIP first - then \$200
Social worker	GHIP first - then \$500
STD-STI testing	GHIP first - then \$100
Substance abuse counselling	GHIP first - then \$200 Per session for up to 3 counselling sessions. Hospitalization up to \$25,000
Private tutor	\$2,000
AccessAbility	\$2,500

Accidental Death & Dismemberment Benefits

Services	Benefits
Personal accident	\$50,000
Common carrier accident	\$100,000
Trauma counselling	10 Sessions

All benefits reset every 365 days except for Psychiatric Hospitalization and Psychiatrist Fees which are lifetime limits.

The overall limit of this policy is
\$2,000,000

Important notice:

- The policy covers charges not otherwise covered by any Canadian federal or provincial government health insurance plan (GHIP). You must have GHIP coverage in order to purchase this policy.
- This is a summary of benefits available under the **guard.me** K-12 PLUS policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **guard.me** K-12 PLUS policy.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365-day period.
- Prior approval required for certain benefits.