USEFUL TIPS

KEEP YOUR GUARD.ME ID CARD WITH YOU AT ALL TIMES. IT IS PROOF OF YOUR EMERGENCY HEALTHCARE COVERAGE WHILE YOU ARE IN CANADA.

WHAT IF I LOSE MY ID CARD OR POLICY?
To obtain copies of your ID Card, Policy Wording or Policy Summary, you can ask your school or you can login to your account by going to www.guard.me and clicking on “My Account”.

WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?
Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

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 MAKE A CLAIM?
For claims submission logon to www.guard.me, select “Submit a Claim” and follow the instructions.

HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?
guard.me processes your claims quickly and efficiently. To track your claim, logon to 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 Canada Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy of your policy wording.
# BENEFIT SUMMARY

## SERVICE SUMMARY

### 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;
- Hospitalization benefit is payable to a lifetime maximum of $50,000

### Psychotherapy
- 100% of eligible charges for:
  - a) psychiatrist inpatient fees following an emergency up to $10,000 in addition to hospitalization benefit above or
  - b) up to $1,000 for outpatient psychiatrist or psychologist care

### Eye Exams
- 100% of eligible charges up to $100 for one non-emergency eye exam when 6 months of coverage is purchased

### Paramedical Services
- 100% of eligible charges up to $500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath,
- Chiropodist/Podiatrist – no referral from physician required

### Physiotherapy/Speech Therapy
- 100% of eligible charges up to $1,000; unlimited if provided as inpatient service

### Private Nursing
- 100% of eligible charges up to $15,000

### Ambulance
- 100% of eligible charges

### BENEFITS

## Service
- **Emergency Transportation**
  - Taxi fare to or from a hospital or medical clinic up to $100

- **Prescription Drugs**
  - 100% of eligible charges to a maximum 30-day supply;
  - unlimited when hospitalized

- **Dental – Accidental Injury**
  - 100% of eligible charges up to $4,000 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 when 6 months of coverage is purchased

- **Medical Equipment & Supplies**
  - 100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.

- **AccessAbility**
  - For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection

- **Annual Non-emergency Exam**
  - 100% of charges for one exam up to $150 when 6 months of coverage is purchased

- **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

### COVERAGE UP TO $2,000,000

## SERVICE SUMMARY

### Pregnancy
- Serious complications to pregnancy covered

### Family Transportation
- When you are hospitalized for more than 7 days, up to $5,000 for air tickets, for 2 family members to join you; up to $1,500 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 and Dismemberment available up to $200,000)

### Common Carrier
- $100,000

### Trauma Counselling
- Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit

### Burial in Host Country
- Up to $5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs

### Repatriation of Deceased
- Up to $15,000 toward the cost of preparation and return to your Home Country

## Important Notice:
- This is a summary of benefits available under the guard.me Canada policy.
- Certain limitations and exclusions may apply.
- Full details are found in the guard.me Canada policy available at www.guard.me.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.