

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 Healthcare Access Card functions as a prescription drug and emergency dental card when you show it for eligible expenses.

Where can I seek medical care in Canada?

You can seek medical attention and service anywhere in Canada.

- **A Drugstore or Pharmacy** can help you find solutions for minor health issues without seeing a doctor.
- **mobileDOCTOR** allows you to connect with a doctor from your phone or computer anytime, anywhere. Go to www.guard.me/mobileDOCTOR to sign up.
- **Walk-in Clinics** are where you can see a doctor for most health concerns. Visit your local walk-in clinic or go to your **guard.me** customized website or 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 the invoice to **guard.me**.

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



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

Benefit Summary

Updated: 04.27.2023
GMK12/2023

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

REAL
PEOPLE.

REAL
SOLUTIONS.

REAL
LIFE.

REAL
TALK.



Emergency Medical Benefits

| Services | Benefits |
|-------------------------------------------------|------------------------------|
| Hospital services | Included |
| Physician/doctor fees | Included |
| Laboratory and diagnostic testing | Included |
| Private duty nursing | \$20,000 |
| Prescription medication | 60-Day supply |
| Psychiatric hospitalization | \$60,000 Lifetime maximum |
| Psychiatrist fees | \$60,000 Lifetime maximum |
| Ground ambulance transportation | Included |
| Air transportation including air ambulance | \$300,000 |
| Pregnancy | \$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 | \$1,000 |
| Psychotherapy | \$10,000 |
| Immunizations | \$150 |
| Annual physician/doctor visit | \$150 |
| Annual eye exam | \$100 |
| Wart treatment | \$750 |
| Diabetic or asthma supplies | \$500 |
| Non-emergent care | \$5,000 |
| Initial consultations for ADHD/Acne/Birth control | \$200 |
| Social worker | \$500 |
| STD-STI testing | \$100 |
| Substance abuse counselling | \$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
\$5,000,000

Important notice:

- This is a summary of benefits available under the **guard.me** K-12 policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **guard.me** K-12 policy.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365-day period.
- Prior approval required for certain benefits.