

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



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

We've got you covered

Benefit Summary

Updated: 04.27.2023
GMK12/2023

REAL
PEOPLE.

REAL
SOLUTIONS.

REAL
LIFE.

REAL
TALK.



Benefit Summary

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.