

## 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](http://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](http://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](http://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](http://www.guard.me/minorclaimsubmission)



# guard.me<sup>®</sup> 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](mailto:customercare@guard.me)

## [www.guard.me](http://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

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PEOPLE.

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LIFE.

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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.

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K-12



# We've got you covered

## Benefits Summary

Updated: 04.26.2023  
GMK12/2023



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# Summary of NEW Policy

## Enhancements, Features and Value Adds

Partners using the **guard.me @School** policy will be upgraded to the **guard.me K-12** policy for all policy start dates of August 1<sup>st</sup>, 2023 or later.

guard.me is ISO 27001 certified and SOC2 Type 1 compliant demonstrating our commitment to following best practices and industry standards for security and privacy	
Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
<b>Overall limit</b>	\$5,000,000
<b>Outpatient (ER) fee</b>	Up to overall policy limit
<b>Hospitalization (semi-private)</b>	Up to overall policy limit
<b>Surgical, anaesthetic services</b>	Up to overall policy limit
<b>Diagnostic imaging (X-Rays)</b>	Up to overall policy limit
<b>Diagnostic testing (blood work)</b>	Up to overall policy limit
<b>Ongoing/non-emergent care</b>	<b>NEW</b> \$5,000
<b>Private nursing and home care</b>	<b>NEW</b> \$20,000 (up from \$15,000)
<b>ADD/ADHD consultation</b>	<b>NEW</b> \$200 for initial consultation
<b>Acne consultation</b>	<b>NEW</b> \$200 for initial consultation
<b>Birth control consultation</b>	<b>NEW</b> \$200 for initial consultation
<b>STI/STD testing</b>	Elective testing covered to maximum \$100
<b>Covid testing and medical care</b>	Up to overall policy limit
<b>Hospitalization due to mental or emotional disorder</b>	<b>NEW</b> \$60,000 lifetime (up from \$50,000)
<b>Inpatient psychiatrist</b>	<b>NEW</b> \$60,000 lifetime (up from \$10,000)
<b>Outpatient psychotherapy</b>	<b>NEW</b> \$10,000 (up from \$1,000)
<b>Social worker</b>	<b>NEW</b> \$500
<b>Trauma counselling</b>	<b>NEW</b> 10 sessions if loss under AD&D (up from 6 sessions)
Substance Abuse Care	
<b>Transport, treatment &amp; hospitalization</b>	<b>NEW</b> Up to \$25,000 with a minimum 90 day purchase
<b>Counselling</b>	<b>NEW</b> Up to 3 sessions with a minimum 90 day purchase
Emergency Dental	
<b>Accidental Dental</b>	\$4,000
<b>Emergency pain relief</b>	<b>NEW</b> \$1,000 (up from \$600) with 3 months of coverage
<b>Wisdom Teeth extractions</b>	\$100 per tooth




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Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
<b>Repatriation &amp; Related Expenses</b>	
Return of body	Actual up to \$20,000
Burial/cremation	<b>NEW</b> \$20,000 (up from \$5,000)
Family member to bedside	\$5,000
Additional expenses for family travel	\$1,500
<b>Prescriptions</b>	
While hospitalized	Reasonable and customary to overall limit
Outpatient if related to Initial emergency	<b>NEW</b> 60-day supply (up from 30 days)
Diabetic supplies	<b>NEW</b> up to \$500
Asthma supplies	<b>NEW</b> up to \$500
<b>Transportation</b>	
Ground ambulance	Up to overall limit
Taxi	<b>NEW</b> \$200 (up from \$100)
Air transportation - as required, includes stretcher, medical attendant or air ambulance	Up to \$300,000
<b>Maternity</b>	
New includes routine pregnancy and complications	\$25,000
Spontaneous/non-induced termination	Up to \$25,000
Termination	1 Per policy year
<b>Paramedical practitioners</b>	<b>(NO physician referral required)</b>
Chiropractor	<b>NEW</b> \$1,000 (up from \$500)
Chiroprapist	<b>NEW</b> \$1,000 (up from \$500)
Osteopath	<b>NEW</b> \$1,000 (up from \$500)
Podiatrist	<b>NEW</b> \$1,000 (up from \$500)
Acupuncture	<b>NEW</b> \$1,000 (up from \$500)
Naturopath	<b>NEW</b> \$1,000 (up from \$500)
Physiotherapist	\$1,000
Massage therapist	<b>NEW</b> \$1,000
Speech therapist	\$1,000
Occupational therapist	<b>NEW</b> \$1,000

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Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
<b>Other</b>	
Annual physical	\$150
Eye exams	\$100 (3 months of coverage required)
Glasses/contact lenses due to injury	<b>NEW</b> \$500 (up from \$200)
Hearing aids due to injury	<b>NEW</b> \$500 (up from \$300)
Orthotics due to injury	<b>NEW</b> \$500 (up from \$300)
Leg brace due to injury	<b>NEW</b> \$1,000 (up from \$800)
Immunizations	Up to \$150
<b>Excursion Benefit</b>	
International emergency medical coverage	Must not exceed 49% of policy duration, trips to USA limited to 30 days per trip, home country is excluded
<b>guard.me K-12 with Policy Features</b>	
Third party liability	\$1,000,000 In coverage
Identity theft protection	<b>NEW</b> each student covered up to \$10,000 for incurred legal costs and lost wages
mobileDOCTOR virtual care access	24/7 access to Canadian doctors without leaving the comfort of home or school, provided by <b>guard.me</b> at no additional charge – free for insureds to use
In-house crisis care management	Expert care, experience, and assistance during critical incidents, severe illness, and student fatalities. Allows you to focus on your community's needs, not the details, logistics, and red-tape associated with crisis management
Claims management system for minors	<b>guard.me</b> provides guardians, custodians and validated homestay hosts with the ability to submit and manage claims online through a secure and confidential interface
Real time two-way integration with TrueNORTH	<b>guard.me's</b> exclusive and industry leading two-way, real-time integration with <b>TrueNORTH</b> via a secure API provides unmatched functionality and efficiency
<b>guard.me K-12 – with NEW Value Adds</b>	
Critical incident support	<b>NEW</b> up to \$2,300 - one four-hour block provided by <b>keep.meSAFE</b>
Campus learning solutions	<b>NEW</b> up to \$500 - one two-hour seminar or workshop offered through <b>Wellness and Learning Initiatives</b>



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