

Useful Tips

Keep your **GuardMe PLUS CANADA 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 **GuardMe PLUS CANADA**, 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/anesthesia
- 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 anesthetic facilities
 - Routine surgical supplies

Log into "My Account" on the **GuardMe 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



GuardMeTM

PLUS CANADA

Building Solutions

Benefit Summary

Updated: 25/02/2025
GMPC 2025

GuardMe offers 24/7 customer service for any inquiries

-  Tel: +1-905-752-6200
-  Toll-Free: +1-888-756-8428
-  customercare@guard.me

www.guard.me



Follow us @guardmecanada

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



| Services | Benefits |
|--|---|
| You are ALWAYS covered for the following | |
| Prescription Medication | 30 Day supply |
| Emergency Transportation | \$100 For taxi fare to or from a hospital or medical clinic |
| Air Evacuation And Return Home | Included* |
| Out Of Canada Coverage | Included* 30 days limited coverage in USA |
| Medical Equipment And Supplies | Included* |
| Family Transportation And Subsistence Allowance | \$6,500* When hospitalized for more than 7 days |
| Repatriation Of Remains | \$15,000 |
| Burial At Host Country | \$5,000 |
| Dental Injury | \$4,000* |
| Emergency Dental Care | \$600 |
| AccessAbility | \$1,000 |

| Services | Benefits |
|---|------------|
| You are ALWAYS covered for the following | |
| Accidental Death And Dismemberment | \$50,000* |
| Common Carrier Accident | \$100,000 |
| Trauma Counselling | 6 Sessions |

Important Notice:

The policy covers charges not otherwise covered by GHIP. You must have GHIP coverage in order to purchase this policy.

Your provincial Healthcare/GHIP card must always be present when you visit a clinic or doctor, go to a hospital, or are referred for laboratory, X-ray or diagnostic testing.

- This is a summary of benefits available under the **GuardMe PLUS CANADA** policy. Full details are found in the policy and the policy wording governs.
- Certain limitations and exclusions may apply.
- Prior approval may be required for certain benefits.
- All benefits are in Canadian currency and apply to each 365-day period.

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

| Services | Benefits |
|---|---|
| In addition to your provincial Healthcare/GHIP | |
| Hospital Services | GHIP first - then included |
| Paramedical | GHIP first - then included up to \$500 |
| Physiotherapy Or Speech Therapy | GHIP first - then included up to \$1,000 |
| Annual Eye Exam | GHIP first - then included up to \$100 |
| Psychotherapy | GHIP first - then included up to \$1,000 |
| Private Duty Nursing | GHIP first - then included up to \$15,000 |
| Ambulance | GHIP first - then included |