

## 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 **guard.me Healthcare Access Card** functions as a prescription drug and emergency dental card.

For eligible expenses, just show your **guard.me Healthcare Access Card**. To obtain further information, select as follows: go to your **guard.me** customized website or **www.guard.me**, and click **Healthcare Access Card**.

### I LOST MY HEALTHCARE ACCESS CARD. HOW CAN I GET A NEW ONE?

To obtain copies of your Healthcare Access Card, policy wording or policy summary, you can log in to 'My Account' by going to your **guard.me** customized website or **www.guard.me**.

### WHO DO I CONTACT TO GET INFORMATION ABOUT MY PLAN?

**guard.me** offers 24/7 customer service available at **customercare@guard.me** or by calling 1-888-756-8428.

### 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 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 to **guard.me**.

### HOW DO I SUBMIT A CLAIM ONLINE?

You must log in to your **guard.me** "My Account" by going to your **guard.me** customized website or **www.guard.me** to submit your online claim.

### HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

**guard.me** processes your claims quickly and efficiently. To track your claim, go to your **guard.me** customized website or **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 **ILAC Healthcare Plan by guard.me** policy. For additional information, you can log in to 'My Account' by going to your **guard.me** customized website or **www.guard.me** and downloading a copy of the policy wording.

**guard.me**  
International Insurance

**SUPER STAR  
SERVICE**



## Enrollment and Claim Inquiries:

✉ **customercare@guard.me**

☎ **1-905-752-6230**

**Toll-Free North America**

☎ **1-888-756-8428**

**#guardmecores**



**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



**Healthcare Plan**  
by **guard.me**

## BENEFIT SUMMARY



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SERVICE	BENEFITS
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 <b>when 6 months of coverage is purchased</b>
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Acupuncturist, Naturopath, Chiropodist/Podiatrist – no referral from physician required
Physiotherapy/Speech Therapy	100% of eligible charges up to \$1,000; <b>unlimited</b> if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges

SERVICE	BENEFITS
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Prescription Medication	100% of eligible charges to a maximum 30-day supply; <b>unlimited when hospitalized</b>
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 <b>when 6 months of coverage is purchased</b>
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 <b>when 6 months of coverage is purchased</b>
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

SERVICE	BENEFITS
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 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

**COVERAGE UP TO \$2,000,000**

### Important notice:

- This is a summary of benefits available under the ILAC Healthcare Plan by **guard.me** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the ILAC Healthcare Plan by **guard.me** policy available at [www.guard.me](http://www.guard.me)
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365-day period.
- Prior approval required for certain benefits.