

## IMPORTANT FACTS:

### DID YOU KNOW?

- That in Canada a night in the hospital can cost upwards of \$3000?
- That something as simple as a broken arm can cost as much as \$2,000 to put in a cast?
- If you need surgery it can easily cost \$10,000 or more?

If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let **guard.me** insure your health and well-being while you focus on your studies. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

### WHAT IF I LOSE MY ID CARD OR POLICY?

To obtain copies of your ID Card, Policy Wording or Policy Summary, simply log on to [www.guard.me](http://www.guard.me), and follow the easy instructions.

### WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?

Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

### HOW DO I FIND A CLINIC?

Simply log on to [www.guard.me](http://www.guard.me), select "My Clinic" and enter your details. Once you have chosen a clinic, show them your ID Card to have your invoice sent directly to **guard.me**.

### HOW DO I MAKE A CLAIM?

For claims, such as prescription drugs, doctor or hospital visits, and for all claims information simply log on to [www.guard.me](http://www.guard.me), select "My Claim" and follow the easy instructions.

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

**guard.me** processes your claims quickly and efficiently. To track your claim, log on on to [www.guard.me](http://www.guard.me) select "My Claim" and follow the easy instructions.

### POLICY INFORMATION:

Please see over for a Summary of our **guard.me More@CBU** Policy. For additional information, visit your school, your school website or go to [www.guard.me](http://www.guard.me) to download a copy.



Enrollment Inquiries: [admin@guard.me](mailto:admin@guard.me)

Claims Inquiries: [claims@guard.me](mailto:claims@guard.me)

[#myguard.me](https://www.instagram.com/myguardme)



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

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GMMCBU/0718

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**BENEFIT SUMMARY**

# BENEFIT SUMMARY

SERVICE	BENEFITS
Hospital, Physician, Surgeon	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Exceptional (Psychiatric) Hospitalization	100% of eligible charges; benefits payable up to \$50,000
Psychotherapy	100% of eligible charges for a) psychiatrist inpatient fees up to \$10,000 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
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Acupuncturist, Naturopath, Chiropractist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible outpatient charges up to \$1,000; unlimited if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Addiction Counselling	Up to 3 counselling sessions in regards to the use/abuse of alcohol and/or drugs

SERVICE	BENEFITS
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering
Dental – Maintenance	Up to \$750 for the following eligible expenses: 80% for exams, x-rays & prevention (limits apply); 70% for fillings, and other repairs; 20% of endodontic (root canal) services; 20% for oral surgery (excluding scaling) & 50% for extractions (limit 2 wisdom teeth)
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 Physical	100% of charges for one annual physical exam, up to \$150
Out of Canada Coverage	All eligible medical 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
Immunization	100% of eligible charges up to \$100
Maternity	When pregnancy starts after the effective date, up to \$25,000 for all maternity expenses including prenatal care and well-baby care; plus an additional \$25,000 for serious complications
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for 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
Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country
Burial in Host Country	Up to \$5,000 for the cost of preparing remains, cremation or burial and a burial plot in the location where death occurs
Accidental Death and Dismemberment	\$50,000
Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the Accidental Death and Dismemberment benefit

**COVERAGE UP TO \$5,000,000**

## important notice:


- This is a summary of benefits available under the **guard.me More@CBU** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **guard.me more@CBU** 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.

## Appendix A: guard.meMORE + keep.MEsafe PLAN DETAILS

Benefit	guard.meMORE
<b>Policy Limit</b>	\$5,000,000
<b>Co-insurance or Co-Pay</b>	None
<b>Eligibility</b>	Students, accompanying parents, spouses, siblings under 19, faculty, teacher, chaperone, participants in educational/cultural/business exchange programs; up to age 65 years
<b>Benefit Limitations</b>	All Benefits provisions listed are per 12-month period, any additional limitations are noted in the benefit detail
<b>Hospital, clinic and physician services</b>	100% of eligible charges including semi-private accommodation, private when medically required to the policy maximum
<b>Annual Physician Visit (Physical)</b>	One non-emergency annual physical; up to \$150 (includes consultation, exam, prescription requests)
<b>X-Ray, Labs</b>	100% of eligible charges to the policy maximum
<b>Exceptional (Psychiatric) Hospitalization</b>	100% of eligible charges to a lifetime maximum of \$50,000
<b>Suicide or Attempts Thereat</b>	Covered under the Exceptional (Psychiatric) Hospitalization benefit above.
<b>Psychotherapy</b>	100% of eligible charges for psychiatrist inpatient fees to \$10,000; or \$1,000 for outpatient fees for psychiatrist, psychologist, or physician care
<b>Eye Exams</b>	One non-emergency eye exam each year to a benefit maximum of \$100; <i>3 months consecutive coverage required</i>
<b>Paramedical</b>	100% of eligible charges up to \$500 for each of chiropractor, chiropodist, osteopath, naturopath, acupuncturist, podiatrist – no physician referral required
<b>Physiotherapy &amp; Speech Therapy</b>	100% of eligible charges to a maximum of \$1,000; unlimited if provided as inpatient service
<b>Maternity Coverage</b>	If pregnancy commences after effective date of policy or within the 30 days prior to effective policy date Up to \$25,000 for all maternity expenses including pre-natal and well-baby care, plus an additional \$25,000 for serious complications (when pregnancy starts after effective date of coverage)
<b>Private Nursing</b>	100% of eligible charges up to \$15,000
<b>Ambulance</b>	100% of eligible charges
<b>Emergency Transport</b>	Taxi fare to/from a hospital or clinic to a maximum of \$100
<b>Prescription Drugs</b>	100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized
<b>Immunization</b>	100% of eligible charges to \$100; <i>when required for program of study</i>

Benefit	guard.meMORE
<b>Dental Benefit Rider (DCBU):</b>	<p>Up to an overall maximum of \$750 per policy year will be reimbursed for the following dental expenses:</p> <ul style="list-style-type: none"> <li>a) 80% of eligible basic expenses, including exams, x-rays &amp; preventative care. Limited to once per benefit year. Scaling max of 2 units and Polishing 1 unit</li> <li>b) 70% of eligible minor expenses, including fillings, caries/trauma control, retentive pins, child space maintainers, denture repair, relining &amp; rebasing</li> <li>c) 20% of eligible endodontic (root canal) services</li> <li>d) 20% of eligible oral surgery (excluding additional scaling)</li> <li>e) 50% of eligible extractions – limited to 2 wisdom teeth.</li> </ul> <p>Reimbursement will be based on the current dental fee guide for the Province of Nova Scotia</p>
<b>Dental Accident:</b>	<p>Natural or permanently attached teeth; Artificial teeth, including bridges &amp; dental plates</p> <p>100% of eligible charges to a maximum of \$4,000 for Emergency dental treatment as a result of an accidental blow to the mouth</p>
<b>Dental Emergency</b>	100% of eligible charges up to \$600 for the relief or pain and suffering, includes removal of wisdom teeth
<b>Prosthetics / Appliances</b>	100% of eligible charges for crutches, canes, walkers, wheelchairs, etc.
<b>AccessAbility</b>	For disabled students: 100% of eligible charges for Corrective Device defect, malfunction and theft protection
<b>Out of Country</b>	<p>All necessary, reasonable and customary eligible expenses anywhere in the world except:</p> <ul style="list-style-type: none"> <li>a) coverage in home country unless a school authorized trip, limited to 10 days max; for emergency treatment only; \$10,000 limit</li> <li>b) coverage in USA limited to 30 days per trip;</li> <li>c) coverage to any country (other than US or home country) limited to 120 days per trip.</li> </ul> <p>51% of Coverage Period must still be in Canada</p>
<b>Family Transport:</b>	<b>\$300,000 combined limit</b>
Family Transport to bedside	Up to \$5,000 when hospitalized for 7 days or more, to transport up to 2 family members to bedside
Family Meals & Accommodation	Up \$1,500 for living expenses, or 10 days, whichever comes first
Air Evacuation & Return Home Benefit	100% of eligible costs to transport to the nearest hospital or hospital in home country
Burial in Host Country:	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the host country
Repatriation to Home Country:	Up to \$15,000 toward the cost of preparation and return of the remains to home country
<b>Accidental Death and Dismemberment</b>	\$50,000
<b>Trauma Counselling</b>	Up to 6 sessions if an insured suffers a loss under the AD&D benefit

Benefit	guard.meMORE @ CBU
<b>Drug/Alcohol Counselling</b>	Up to 3 follow-up counselling sessions, for any issue relating to the use or abuse of drugs or alcohol.
<b>Pre-existing Conditions</b>	Emergency exacerbations to pre-existing conditions covered to relevant policy maximums
<b>End of Policy</b>	Ends on the latter of: <ul style="list-style-type: none"> <li>- date specified as termination date on application or</li> <li>- date specified on any extension of the policy (date of expiry on ID card)</li> <li>- if student insured returns to Home Country permanently</li> </ul>
<b>Early Arrival</b>	The earlier of: <ul style="list-style-type: none"> <li>- Effective date on ID card</li> <li>- Student departs country of origin (total trip not to exceed 7 days, must be the most direct route of travel to Canada)</li> <li>- Date plan administrator confirms insured effective date</li> </ul>

NAME	RIDER & ADD-ON PROGRAM DETAILS
<b>keep.MEsafe program (kME)</b>  	<p><b>keep.me SAFE provides international students with immediate and confidential support, 24/7</b></p> <p>Studying in another country can be a wonderful and exciting life experience. But it can also be a time of tremendous stress and isolation as you learn to navigate a new culture, language and campus. The <b>keep.meSAFE</b> Student Support Program is a support service available to international students that can help them with challenges faced when studying abroad.</p> <p>You can contact the <b>keep.meSAFE</b> Student Support Program anytime – day or night – to speak with a Student Support Advisor who has experience supporting the unique challenges international students face.</p> <p><b>Access support from anywhere and anytime, by:</b></p> <ul style="list-style-type: none"> <li>• Downloading the <b>My SSP App</b> from either the <a href="#">Apple App Store</a> or <a href="#">Google Play</a></li> <li>• Calling <b>1.844.451.9700</b> for students in Canada and the US or <b>1.416.380.6578</b> for Study Abroad Students</li> <li>• Chatting with an advisor online</li> <li>• Browsing resources on the <a href="#">website</a></li> </ul>

#### DEFINITIONS:

**Chronic ongoing condition** – Examples would be diabetes or asthma, that is normally stable while following prescribed treatment plan. Insured is covered if there is an exacerbation to an otherwise stable condition

**Pre-existing condition** – Example would be arrival with a broken leg and case must be removed while in Canada. Insured is covered because plan is mandatory for all students.

**Emergent care** – we cover any new emergent (emerging) condition until it is resolved or stable. I.e. trip to clinic for a cold, visit to doctor where a chronic condition like diabetes is diagnosed; treatment is covered until such time as the insured is considered stable and under maintenance care (can take several months; no pre-approval needed)