

## Useful Tips

### What is the Healthcare Access Card?

It is proof of your healthcare coverage while you are in Canada. **Keep your HEALTHCARE ACCESS CARD with you at all times.**

### 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.
- **Mobile Doctor** 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 **GuardMe 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 **GuardMe**.

### Log into "My Account" on your GuardMe customized website or [www.guard.me](http://www.guard.me) for the following:

- To view or download your Healthcare Access Card and policy documents.
- 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)**



# GuardMe™

## K-12

# Building Solutions

## Benefit Summary

Updated: 18/02/2025  
GMK12 2025

## GuardMe offers 24/7 customer service for any inquiries

-  Tel: +1-905-752-6200
-  Toll-Free: +1-888-756-8428
-  [customercare@guard.me](mailto:customercare@guard.me)

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



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### 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





Emergency Medical Benefits	
Services	Benefits
Hospital Services	Included
Physician 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 and up to \$150 for tax / commercial car fare
Air Transportation	\$300,000
Pregnancy	\$25,000
Medical Equipment And Supplies	Included*
Family Transportation And Subsistence Allowance	\$6,500* Add when hospitalized for more than 7 days.
Repatriation Of Remains	\$20,000
Burial At Host Country	\$20,000
Dental Injury	\$4,000*
Emergency Dental Care	\$1,000* Minimum 90 consecutive days coverage required

Non-Emergency Medical Benefits	
Services	Benefits
Paramedical	\$1,000
Psychotherapy	\$10,000
Immunizations	\$150
Annual Physician Visit	\$150 Minimum 90 consecutive days coverage required
Annual Eye Exam	\$100 Minimum 90 consecutive days coverage required
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 and 3 sessions Hospitalization up to \$25,000 and minimum 90 consecutive days coverage required
Private Tutor	\$2,000*
AccessAbility	\$2,500

Accidental Death and Dismemberment Benefits	
Services	Benefits
Personal Accident	\$50,000*
Common Carrier Accident	\$100,000
Trauma Counselling	10 Sessions
<p>All benefits reset every 365 days except for Psychiatric Hospitalization and Psychiatrist Fees which are lifetime limits.</p> <p>*Additional sublimits apply.</p>	

The overall limit of this policy is

## \$5,000,000

### Important Notice:

- This is a summary of benefits available under the **GuardMe K-12** 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.