

guard.me@BCSchools is designed to deal with all the different ways you study in BC. The policy covers you completely as you go through the 90 day waiting period for coverage under the BC Medical Services Plan and then transitions to cover those extra costs once you are accepted by BC MSP. It also covers you should your study documents expire through no fault of your own. However, keep in mind that you must apply for a renewal or extension of your student permit within 30 days of expiry to maintain all of the benefits of this policy.

BC MSP COVERAGE:

For full details and any questions about your MSP coverage please visit:
www.2gov.bc.ca/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp

- Physicians' services that are medically required
- Surgery/anaesthesia
- 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 anaesthetic facilities
 - Routine surgical supplies
- Other Practitioners' Services
 - Optometrists: If you are under the age of 19 you may receive one complete routine eye exam every two years or if medically necessary by your physician or optometrist
 - Dental Surgeons: Certain dental procedures when hospitalized if required

IMPORTANT: Your BC MSP 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



Enrollment Inquiries: admin@guard.me
Claims Inquiries: claims@guard.me

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



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

ISO9001:2008 Registered

SGS1043/0412



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BENEFIT SUMMARY

BENEFIT SUMMARY

| 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; benefits payable up to \$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 when 3 months of coverage is purchased |
| Paramedical Services | 100% of eligible charges up to \$500 for Chiropractor, Osteopath, Acupuncturist, Naturopath, Chiropracist /Podiatrist – no referral from physician required |
| Physiotherapy/ Speech Therapy | 100% of eligible 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 |

| SERVICE | BENEFITS |
|------------------------------|--|
| Emergency Transportation | Taxi fare to or from a hospital or medical clinic up to \$100 |
| Prescription Drugs | 100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized |
| 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 when 3 months of coverage is purchased |
| 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 eligible charges for one exam up to \$150 when 3 months of coverage is purchased |
| 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 |
|------------------------------------|---|
| Maternity | 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 \$20,000 toward the cost of preparation and return to your Home Country |

COVERAGE UP TO \$5,000,000

important notice:

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