



turbo 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 logon to 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 logon to 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 logon to 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, logon on to www.guard.me select "My Claim" and follow the easy instructions.

POLICY INFORMATION:

Please see over for a Summary of your guard.me@school Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy.

guard.me[®]
Insuring Today to Ensure Tomorrow

SUPER STAR SERVICE



Enrollment Inquiries: admin@guard.me

Claims Inquiries: claims@guard.me

#myguard.me



www.guard.me

Underwritten by:

Old Republic Insurance Company of Canada
In Quebec, Reliable Life Insurance Company
100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

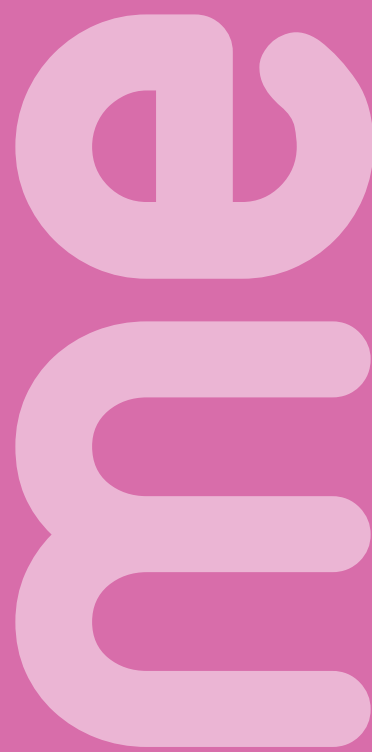
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BENEFIT SUMMARY



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, Chiropodist /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

notice from turbo:

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

