

**guard.me K-12 @BCSCHOOLS** plan is meant for long-term students who will need full coverage initially until they are eligible for BC MSP and then the coverage becomes secondary to BC MSP once MSP is valid after 90 days. 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.

**IMPORTANT** - Your provincial Healthcare/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

Your school has enrolled you in **guard.me K-12 @BCSCHOOLS** which is to be used in addition to your Provincial Healthcare/MSP coverage.

**BC MSP COVERAGE:** For full details and any questions about your MSP coverage please visit the **Medical Services Plan (MSP) for British Columbia (B.C.) Residents - Province of British Columbia (gov.bc.ca)**

**Generally, the following services are covered:**

- 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

## 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 Healthcare Access Card functions as a prescription drug and emergency dental card when you show it for eligible expenses.

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

- To replace a lost Healthcare Access Card
- To view or download 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)



# guard.me®

## K-12 @BCSCHOOLS

# Building Solutions

## Benefit Summary

Updated: 18.07.2024  
GMK12BCSCHOOLS

## Enrollment and Claim Inquiries

guard.me offers 24/7 customer service



Tel: +1-905-752-6230



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



# Benefit Summary

Use your MSP card first; only use your **guard.me** card for those eligible charges above provincial Healthcare/MSP coverage.



Emergency Medical Benefits	
Services	Benefits
Hospital services	MSP first - then Included
Physician fees	MSP first - then Included
Laboratory and diagnostic testing	MSP first - then Included
Private duty nursing	MSP first - then \$20,000
Prescription medication	60 Day supply
Psychiatric hospitalization	MSP first - then \$60,000 Lifetime Maximum
Psychiatrist fees	MSP first - then \$60,000 Lifetime Maximum
Ground ambulance transportation	MSP first - then Included*
Air transportation	\$300,000
Pregnancy	MSP first - then \$25,000
Medical equipment and supplies	Included*
Family transportation and subsistence allowance	\$6,500
Repatriation of remains	\$20,000
Burial at host country	\$20,000
Dental injury	\$4,000*
Emergency dental care	\$1,000

Non-Emergency Medical Benefits	
Services	Benefits
Paramedical	MSP first - then \$1,000
Psychotherapy	MSP first - then \$10,000
Immunizations	MSP first - then \$150
Annual physician visit	MSP first - then \$150
Annual eye exam	MSP first - then \$100
Wart treatment	MSP first - then \$750
Diabetic or asthma supplies	\$500
Non-Emergent Care	MSP first - then \$5,000
Initial consultations for ADHD, acne, and birth control	MSP first- then \$200
Social Worker	MSP first - then \$500
STD-STI testing	MSP first - then \$100
Substance abuse counselling	MSP first - then \$200 per session and 3 sessions. Hospitalization up to \$25,000
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><b>All benefits reset every 365 days except for Psychiatric Hospitalization and Psychiatrist Fees which are lifetime limits.</b></p> <p><b>*Additional sub limits apply.</b></p>	

The overall limit of this policy is  
**\$5,000,000**

## Important notice:

- Use your MSP card first; only use your **guard.me** card for those eligible charges above provincial Healthcare/MSP coverage.
- This is a summary of benefits available under the **guard.me** K-12 @BCSCHOOLS policy.
- The actual policy wording governs.
- Full details are found in the **guard.me** K-12 @BCSCHOOLS policy.
- Certain limitations and exclusions may apply.
- All benefits are in Canadian currency and are per 365-day period.
- Prior approval required for certain benefits.