

guard.me<sup>®</sup>  
K-12



# We've got you covered

## Comparison Chart

Updated: 06.23.2023  
GMK12/2023



REAL PEOPLE.

REAL SOLUTIONS.

REAL LIFE.

REAL TALK.

Coverage	guard.me K-12	guard.me @School
<b>Overall limit</b>	\$5,000,000	\$5,000,000
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Be under 20 years of age;</li> <li>• Be a student in a non-postsecondary educational institution; and</li> <li>• Does not cover insured's spouse, parents, and dependents over the age of 15 days and under 19 years. They will be covered under <b>guard.me Canada plan</b></li> </ul>	<ul style="list-style-type: none"> <li>• Be under 65 years of age</li> <li>• Be a student, faculty, teacher, chaperone, participant in educational/business/cultural exchanges,</li> <li>• Covers Insured's spouse, parents, and dependents over the age of 15 days and under 19 years</li> </ul>
<b>Outpatient (ER) fee</b>	Up to overall policy limit	Up to overall policy limit
<b>Hospitalization (semi-private)</b>	Up to overall policy limit	Up to overall policy limit
<b>Surgical, anaesthetic services</b>	Up to overall policy limit	Up to overall policy limit
<b>Diagnostic imaging (X-ray)</b>	Up to overall policy limit	Up to overall policy limit
<b>Diagnostic testing (blood work)</b>	Up to overall policy limit	Up to overall policy limit
<b>Ongoing/non-emergent care</b>	\$5,000	N/A
<b>Private nursing &amp; home care</b>	\$20,000	\$15,000
<b>ADD/ADHD consultation</b>	\$200 for initial consultation	N/A
<b>Acne consultation</b>	\$200 for initial consultation	N/A
<b>Birth control consultation</b>	\$200 for initial consultation	N/A
<b>STI/STD testing</b>	Elective testing covered to maximum \$100	N/A
<b>Wart treatment</b>	\$750	\$500
<b>Covid testing &amp; medical care</b>	Up to overall policy limit	Up to overall policy limit
<b>Hospitalization due to mental or emotional disorder</b>	\$60,000 lifetime	\$50,000
<b>Inpatient psychiatrist</b>	\$60,000 lifetime	\$10,000
<b>Outpatient psychotherapy</b>	\$10,000	\$1,000
<b>Social worker</b>	\$500	N/A
<b>Trauma counselling</b>	10 sessions if loss under AD&D	6 sessions if loss under AD&D
<b>Substance Abuse Care</b>		
<b>Transport, treatment &amp; hospitalization</b>	Up to \$25,000 with a minimum 90 day purchase	N/A
<b>Counselling</b>	Up to 3 sessions with a minimum 90 day purchase	N/A
<b>Emergency Dental</b>		
<b>Accidental dental</b>	\$4,000	\$4,000
<b>Emergency pain relief</b>	\$1,000 With 3 months of coverage	\$600 With 3 months of coverage
<b>Wisdom teeth extraction</b>	\$100 Per tooth	\$100 Per tooth

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<b>Repatriation &amp; Related Expenses</b>		
Return of body	Actual up to \$20,000	Actual up to \$20,000
Burial/cremation	\$20,000	\$5,000
Family member to bedside	\$5,000	\$5,000
Additional expense for family travel	\$1,500	\$1,500
<b>Prescriptions</b>		
While hospitalized	Reasonable and customary to overall limit	Reasonable and customary to overall limit
Outpatient if related to initial emergency	60-day supply	30 days
Diabetic supplies	Up to \$500	N/A
Asthma supplies	Up to \$500	N/A
<b>Transportation</b>		
Ground ambulance	Up to overall limit	Up to overall limit
Taxi	\$200	\$100
Air transportation – includes stretcher, medical attendant or air ambulance	Up to \$300,000	Up to \$300,000
<b>Maternity</b>		
Routine pregnancy & complications	\$25,000	N/A
Spontaneous/non-induced termination	Up to \$25,000	N/A
Termination	1 Per policy year	N/A
<b>Paramedical practitioners (NO Physician referral required)</b>		
Chiropractor	\$1,000	\$500
Chiropodist	\$1,000	\$500
Osteopath	\$1,000	\$500
Podiatrist	\$1,000	\$500
Acupuncture	\$1,000	\$500
Naturopath	\$1,000	\$500
Physiotherapist	\$1,000	\$1,000
Massage therapist	\$1,000	N/A
Speech therapist	\$1,000	\$1,000
Occupational therapist	\$1,000	N/A
<b>Other</b>		
Annual physical	\$150 (3 months of coverage required)	\$150 (3 months of coverage required)
Eye exams	\$100 (3 months of coverage required)	\$100 (3 months of coverage required)
Glasses/contact lens due to injury	\$500	\$200

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<b>Other</b>		
Hearing aids due to injury	\$500	\$300
Orthotics due to injury	\$500	\$300
Leg brace due to injury	\$1,000	\$800
Immunizations	Up to \$150	N/A
<b>Excursion Benefit</b>		
International emergency medical coverage	Must not exceed 49% of policy duration, trips to USA limited to 30 days per trip, home country is excluded	Must not exceed 49% of policy duration, trips to USA limited to 30 days per trip, home country is excluded
<b>guard.me K-12 with Policy Features</b>		
Third party liability	\$1,000,000 In coverage	N/A
Identity theft protection	Each student covered up to \$10,000 for incurred legal costs and lost wages	N/A
MobileDOCTOR virtual care access	24/7 access to Canadian doctors without leaving the comfort of home or school, provided by guard.me at no additional charge – free for insureds to use	24/7 access to Canadian doctors without leaving the comfort of home or school, provided by guard.me at no additional charge – free for insureds to use
In-house crisis care management	Expert care, experience, and assistance during critical incidents, severe illness, and student fatalities. Allows you to focus on your community's needs, not the details, logistics, and red-tape associated with crisis management	Expert care, experience, and assistance during critical incidents, severe illness, and student fatalities. Allows you to focus on your community's needs, not the details, logistics, and red-tape associated with crisis management
Claims management system for minors	guard.me provides guardians, custodians and validated homestay hosts with the ability to submit and manage claims online through a secure and confidential interface	guard.me provides guardians, custodians and validated homestay hosts with the ability to submit and manage claims online through a secure and confidential interface
<b>guard.me K-12 with NEW Value Adds</b>		
Critical incident support	Value up to \$2,300 - one four-hour block provided by keep.meSAFE	N/A
Campus learning solutions	Value up to \$500 - one two-hour seminar or workshop offered through Wellness and Learning Initiatives	N/A

