

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.

Important information about health insurance for international students at UVic Continuing Studies is available at continuingstudies.uvic.ca/uvcsguardme.

Please contact Continuing Studies Student Services at uvcsguardme@uvic.ca or 250-472-4747 to learn more about how the guard.me@UVCS policy differs from BC's Medical Services Plan (MSP).

HOW DO I GET PROOF OF COVERAGE?

You will receive an ID Card and policy information by email.

WHAT IF I LOSE MY ID CARD?

To obtain a copy of your ID Card visit www.guard.me/uvcs, login to "My Account" and follow the easy instructions.

WHO DO I CALL IN AN EMERGENCY?

For emergency assistance dial 1-888-756-8428 (toll-free in North America) or 1-905-731-8291 (collect call outside North America). Multi-lingual help is available 24 hours a day, 7 days a week.

HOW DO I FIND A CLINIC?

To find other clinics visit www.guard.me/uvcs, select "Find a Clinic" and enter your details. Most of these clinics offer direct billing, which means you can show your ID Card to have the clinic bill guard.me directly for eligible services.

mobileDOCTOR by guard.me provides immediate and confidential telephone consultation to international students 24/7 and in over 140 languages. When unsure if they should go to a clinic or the emergency department, international students can now call **mobileDOCTOR** for on-the-spot medical advice. Contact the Assistance Line (number on the back of your guard.me card) & provide your policy ID to see if **mobileDOCTOR** is right for you.

HOW DO I SUBMIT A CLAIM?

In some situations you will need to pay the clinic and then submit a claim to guard.me to be reimbursed for eligible services. Visit www.guard.me/uvcs, select "Submit a 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 visit www.guard.me/uvcs, login to "My Account" and follow the easy instructions.

POLICY INFORMATION

This brochure provides a Policy Summary. The full Policy Wording is available at www.guard.me/uvcs.

LIMITATIONS AND EXCLUSIONS

Your guard.me@UVCS policy contains certain limitations and exclusions. Check the Policy Wording for details and contact guard.me to confirm.



Enrollment Inquiries: admindept@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

ISO9001:2015 Registered

GMUVCS1018

[@UVCS](http://guard.me)

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 |
| Paramedical Services | 100% of eligible charges up to \$500 for Chiropractor, 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 |
| Emergency Transportation | Taxi fare to or from a hospital or medical clinic up to \$100 |

| SERVICE | BENEFITS |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 |
| 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 | 100% of charges for one exam up to \$150 |
| 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 |
| Immunization | 100% of eligible charges up to \$100 |
| Maternity | When pregnancy starts after the effective date, up to \$25,000 for all maternity expenses including pre-natal care and well-baby care; plus an additional \$25,000 for serious complications |

| SERVICE | BENEFITS |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| 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 |
| 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 \$15,000 toward the cost of preparation and return to your Home Country |
| Alcohol and Drugs | 100% of eligible charges for alcohol and drug related expenses to a maximum of \$100,000 |

COVERAGE UP TO \$5,000,000

IMPORTANT NOTICE:

- This is a summary of benefits available under the **guard.me@UVCS** policy.
- **Certain limitations and exclusions may apply.**
- Full details are found in the **guard.me@UVCS** policy available at www.guard.me/uvcs.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.