

**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](http://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](mailto:admin@guard.me)  
Claims Inquiries: [claims@guard.me](mailto:claims@guard.me)

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



[www.guard.me](http://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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**@BCSCHOOLS**

**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 <b>when 3 months of coverage is purchased</b>
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; <b>unlimited</b> 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; <b>unlimited when hospitalized</b>
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 <b>when 3 months of coverage is purchased</b>
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 <b>when 3 months of coverage is purchased</b>
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](mailto:guard.me@BCSchools) policy.
- Certain limitations and exclusions may apply.
- Full details are found in the [guard.me@BCSchools](mailto:guard.me@BCSchools) policy available at [www.guard.me](http://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.