

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 is available at [www.uvic.ca/iss/health-insurance](http://www.uvic.ca/iss/health-insurance).

Please contact International Student Services at [issinfo@uvic.ca](mailto:issinfo@uvic.ca) or 250-721-6361 to learn more about how the [guard.me@UVic](mailto:guard.me@uvic) policy differs from both BC's Medical Services Plan (MSP) and the extended health and dental plans offered by UVic's student societies.

#### 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/uvic](http://www.guard.me/uvic), 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?

While registered at UVic, students are encouraged to use the full service clinic provided by University Health Services (UHS) as their primary point of health care. To find other clinics visit [www.guard.me/uvic](http://www.guard.me/uvic), 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](http://guard.me) directly for eligible services.

#### HOW DO I SUBMIT A CLAIM?

In some situations you will need to pay the clinic and then submit a claim to [guard.me](http://guard.me) to be reimbursed for eligible services. Visit [www.guard.me/uvic](http://www.guard.me/uvic), select "Submit a Claim" and follow the easy instructions.

#### HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?

[guard.me](http://guard.me) processes your claims quickly and efficiently. To track your claim visit [www.guard.me/uvic](http://www.guard.me/uvic), 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/uvic](http://www.guard.me/uvic).

#### LIMITATIONS AND EXCLUSIONS

Your [guard.me@UVic](mailto:guard.me@uvic) policy contains certain limitations and exclusions. Check the Policy Wording for details and contact [guard.me](http://guard.me) to confirm.



Enrollment Inquiries: [admindept@guard.me](mailto:admindept@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](http://guard.me) International Insurance

ISO9001:2008 Registered

GMUVIC0418



[@UVic](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; <b>unlimited</b> 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; <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
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@UVic** policy.
- **Certain limitations and exclusions may apply.**
- Full details are found in the **guard.me@UVic** policy available at [www.guard.me/uvic](http://www.guard.me/uvic).
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.