

A photograph of four students walking away from the camera down a long, arched hallway. The hallway has high ceilings with multiple arches and large windows on the right side. The students are wearing backpacks and casual clothing.

Welcome!

Homestay Orientation

Louis Riel School Division



DIVISION SCOLAIRE
LOUIS RIEL
SCHOOL DIVISION
INTERNATIONAL STUDENT PROGRAM

INNOVATION WHEN IT MATTERS.
COMPASSION WHERE IT COUNTS.

Services provided by:





Your student is about to start a life changing adventure in beautiful Manitoba!

- We hope that they have a safe, healthy & rewarding journey!
- However, if they become sick or sustain an injury, guard.me is here to help!

guard.me is your emergency healthcare plan...

guard.me[®]
International Insurance



mobileDOCTOR
by **guard.me**

Don't spend hours in the waiting room at clinics or hospital emergency rooms.

[SIGN UP/ACCESS SERVICE](#)

[FIND OUT MORE](#)

guard.me gives you the peace of mind that you are in good hands, in case an unforeseen event happens while you are away from home.

EMERGENCY ASSISTANCE NUMBER

1-888-756-8428 (NORTH AMERICA)

[CLICK FOR MORE NUMBERS](#)

The guard.me Card

- Keep a copy of the e-card with you at all times. It is your proof of your insurance (but, bring other ID with you when you visit a clinic or hospital)
- The front of the card shows the full name as it is listed in our system, the start and end date of your policy. Its important that your period of coverage is always up to date.

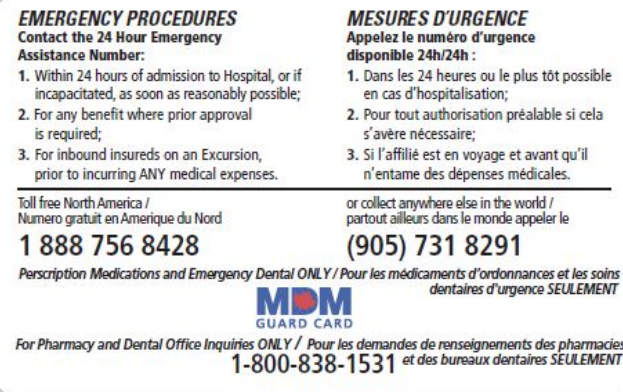
The 1-800 number on the back of the card can be used by pharmacists or dentists if they have questions about your student's coverage



guard.me[®]
CANADA
EMERGENCY MEDICAL CARD

Insured: John Doe
Date of Birth: May 06, 1997 Group #: 2931
Start Date: Sep 01, 2018 Cert #: 02705615SD
End Date: Dec 31, 2018
Organization: DEMO

MDM
GUARD CARD



EMERGENCY PROCEDURES
Contact the 24 Hour Emergency Assistance Number:

1. Within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible;
2. For any benefit where prior approval is required;
3. For inbound insureds on an Excursion, prior to incurring ANY medical expenses.

Toll free North America /
Numero gratuit en Amerique du Nord
1 888 756 8428

MDM
GUARD CARD

For Pharmacy and Dental Office Inquiries ONLY / Pour les demandes de renseignements des pharmacies
et des bureaux dentaires SEULEMENT
1-800-838-1531

MESURES D'URGENCE
Appelez le numéro d'urgence disponible 24h/24h :

1. Dans les 24 heures ou le plus tôt possible en cas d'hospitalisation;
2. Pour tout autorisation préalable si cela s'avère nécessaire;
3. Si l'affilié est en voyage et avant qu'il n'entame des dépenses médicales.

or collect anywhere else in the world /
partout ailleurs dans le monde appeler le
(905) 731 8291

Perscription Medications and Emergency Dental ONLY / Pour les médicaments d'ordonnances et les soins
dentaires d'urgence SEULEMENT

guard.me is your emergency healthcare plan...

guard.me
CANADA
EMERGENCY MEDICAL CARD

Insured: Demo Test
Date of Birth: Jan 02, 1970
Start Date: Aug 01, 2018
End Date: Aug 31, 2018
Organization: DEMO

Group #: 2931
Cert #: 02417342UD

MDM
GUARD CARD

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1-800-838-1531

PLEASE PRINT CLEARLY

guard.me Policy Number: _____ Coverage Start Date: _____
Organization or School Name: _____ Coverage End Date: _____
Name of Insured/Patient: _____ Date of Birth: _____

Who do we pay: _____ And How: ☐ Cheque (Make cheque payable to: _____) ☐ Direct Deposit to Canadian Bank Account (Attach VOID cheque)

Tel: _____ Fax: _____ Email: _____

1. Do you have any other insurance? ☐ NO or ☐ YES (Include any other medical insurance in Canada.) If YES, provide details: _____
2. BC students only: Do you have a study permit? If yes, please attach copy.
3. Were you hurt in an accident? ☐ NO or ☐ YES Tell us what happened, when and where the accident occurred, and if a vehicle was involved: _____

4. Tell us WHEN and WHY you saw the doctor (below). Original bills and receipts must be sent with this Claim Form for us to pay you.

Date (d/m/y)	Cost/Currency	Why you needed medical care (Diagnosis)

FOR DIRECT BILLING BY MEDICAL PROVIDERS ONLY

For prompt reimbursement as detailed below, FAX this signed form to **guard.me**

☐ Rx given ☐ X-ray Ordered ☐ Lab work Ordered ☐ Other/Details

A) Is this emergency treatment, medically necessary to identify and/or treat an acute, unexpected sickness? ☐ NO or ☐ YES

OR B) Is this treatment pre-arranged and/or given to maintain the stability of a chronic sickness or condition? ☐ NO or ☐ YES

AND C) Did the same or similar conditions occur in the 90 days prior to the Coverage Start Date? ☐ NO or ☐ YES

If YES, provide details and dates: _____

If you answer YES to A) we will reimburse you directly.

If you answer YES to B) or C), have the insured pay for this visit. Questions? Please call the number below.

Make a hard copy of the e-card. Save it to your phone too – it is normal for a clinic or hospital to ask for ID to validate your identity

Print a few copies of this claim form to take with you to a clinic, it has your card at the top and the claim information section

Please **REMEMBER** to tell us why you needed to see a doctor and attach the receipts and records

This form also has important billing information that some clinics can submit on your behalf



How much would it cost in Canada if I got sick or injured without insurance?

Ambulance Service	over \$500
Emergency Room Visit	\$1,200
Hospital Stay	\$3,000 - \$5,000 <i>per day</i>
Intensive care	\$8,000 - \$16,000 <i>per day</i>
Clinic visit	\$75 - \$125
Air Ambulance	\$2,500 per hour
Dental Accident	over \$500

guard.me[®]
International Insurance

guard.me @ School Plan Highlights



Hospital, Physician, Surgery, Diagnostic Testing

100% of eligible charges



Prescriptions

Up to 30 day supply



Ambulance

100% of eligible charges



Out of Canada coverage

Anywhere except Home Country



Dental Accidental Injury

up to \$4,000



Family Transportation Benefit

up to 2 members, if hospitalized +7 days

covers new, emergent injury & illness





guard.me @ School Plan Exclusions

The following things are NOT covered by your guard.me policy:

Treatments that are not medically required (elective treatment)

Pre-existing conditions

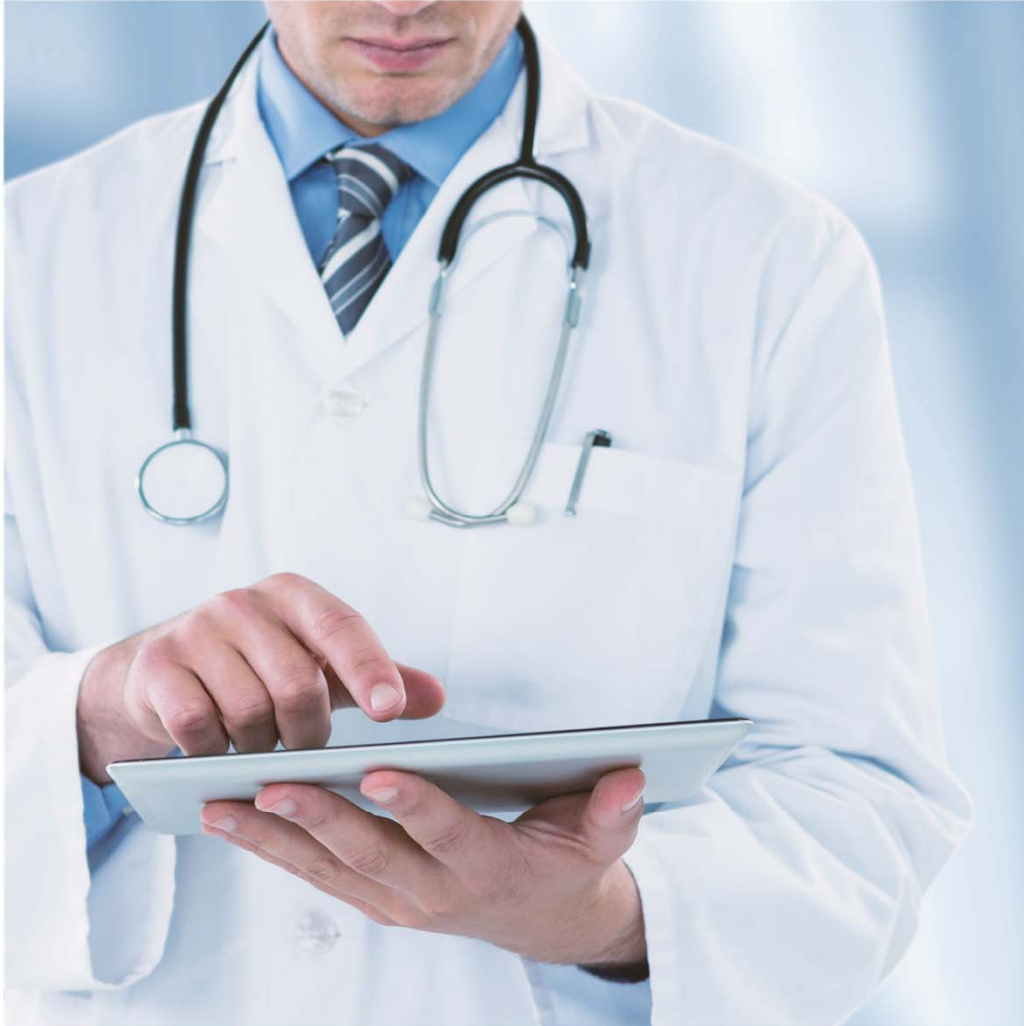
Non-prescription or herbal medications

Expenses in your home country

Maintenance visits to the dentist, cleaning/scaling, elective procedures

Hazardous activities, such as skydiving, bungee jumping, motorized sports etc.

Operating a motorized vehicle in an area where a licence is required



Healthcare in Canada



MINOR PROBLEMS

Go to a doctor's office (family doctor), campus clinic or walk-in clinic (*our website has a handy Find a Local Clinic feature*)

OR

Use the mobileDOCTOR app (*more details later*)



EXAMPLE PROBLEMS:



Sore throat, runny nose, cough, cold, flu



Small aches and pains; mild fever
(under 38.8°C / 102°F)



Minor rashes, skin irritations



Diarrhea or vomiting for 24+ hours



Healthcare in Canada



MAJOR PROBLEMS

Go to Emergency Room at the Hospital
(sometimes called “Urgent Care”)



EXAMPLE PROBLEMS:



Broken bones



Bad cut, excessive bleeding



Injury from a traffic accident



High fever (over 38.8°C / 102°F)



Severe pain or severe illness

Loss of consciousness



Offering Students the Easiest & Most Convenient Access to Healthcare



This service is completely free & available to all guard.me Insurance policy holders



24/7 Direct Access to a Doctor

Within minutes, students can connect directly to a doctor on their phone, tablet or computer



Digital Prescriptions and Free Delivery

Prescriptions are sent directly to a local pharmacy of the students' choice, or can be delivered free of charge within 1 business day



Virtual Health Records

A comprehensive virtual health record is created and securely stored on the platform. Students can review, track and share their health data



98% Patient Satisfaction Rate

Patients consistently rate their experience 5/5 stars



Canada's Largest Online Doctor Network

Over 200 Canadian physicians are available to provide care 24/7, from the comforts of home

Sign up today at www.guard.me/mobiledoctor

Students over 14 can set up their own mobileDOCTOR account

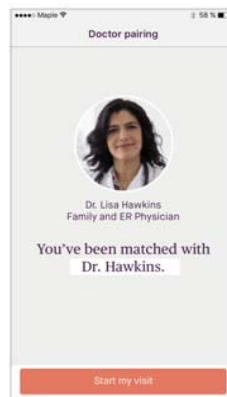
Homestay/parents can set up an access account, then register minors in their care



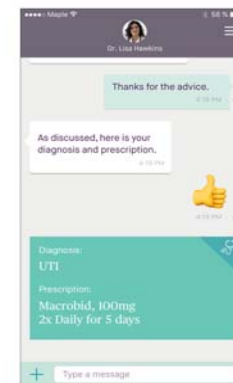
- 1** Visit guard.me/mobiledoctor and register with policy number and date of birth



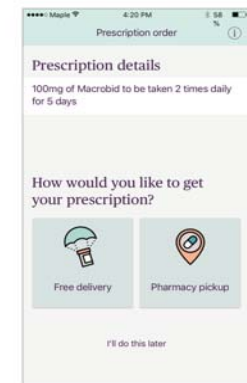
- 2** Select symptoms / reason for visit



- 3** Get paired with a doctor licensed to provide treatment in your province



- 4** Connect with the doctor for diagnosis & treatment (text, phone, or video)



- 5** Select preferred method for getting prescription

Sign up today at www.guard.me/mobiledoctor



2 Ways to Make a Claim



Online/Mobile Claims

- Claim form entered online
- Scanned receipts required



Paper Claims

- Claims may be mailed

Reimbursement methods:



- *NEW* prepaid debit Mastercard (virtual / online or hard copy, upon request)
- Direct deposit, bank wire transfer, or cheque

10 business days to process a completed claim – from the date received





A Complete Claim Form Includes:



Your name, policy number and date of birth



Reimbursement information (who do we pay)



Original / scanned invoices from the healthcare provider



Reason for the visit (issue or diagnosis)



Receipts showing proof of payment



Your signature (or your guardian's) and the date

Third Party Liability



“TPL” provides insurance for the student and Homestay family against:

- ❖ legal liability for bodily injury up to \$1,000,000
- ❖ lawsuits for liability from unintentional accidents; legal costs reimbursable up to \$50,000
- ❖ property damage arising from personal actions

The Host Family must have valid personal Homeowner’s Insurance coverage.

In most cases, the Host Family should submit claims to their personal Homeowner’s or Renter’s Insurance Policy first. With proof of an eligible claim guard.me will reimburse the Homeowner up to \$1,000 to cover their deductible.

Contact Us Anytime!



Emergency Line: located on your guard.me ID card, toll-free number for across Canada



Email: info@guard.me; admin@guard.me; claims@guard.me



Website: www.guard.me/msba



Do you have a serious medical emergency and need to go to hospital? **Call 911 for ambulance**

CUSTOMER SERVICE
24 HOURS **7** DAYS
A DAY A WEEK