

MEDICAL SERVICES PLAN OF BRITISH COLUMBIA

The province of British Columbia provides your basic health insurance.

Your school will also enroll you in “Top Up” insurance called **guard.mePLUSBC** for services not covered by BC MSP.

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

- 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

Claims Inquiries: claims@guard.me

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



www.guard.me

Underwritten by:

Old Republic Insurance Company of Canada
In Quebec, Reliable Life Insurance Company
100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

ISO9001:2008 Registered

GMPBC0117



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PLUS
BC

BENEFIT SUMMARY

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SERVICE	BENEFITS
Hospital	Semi-private room
Psychotherapy	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, Massage Therapist, Acupuncturist, Naturopath, Chiropractist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000 no referral from physician required
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges for ground ambulance above MSP coverage

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
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 except when performed in a hospital.
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering
Annual Non-emergency Exam	100% of charges for one exam up to \$150
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
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
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 you 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

COVERAGE UP TO \$2,000,000

notice from turbo:

- This is a summary of benefits available under the guard.me PlusBC policy.
- Certain limitations and exclusions may apply.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.

