



We've got you covered

Benefits Summary

Updated: 04.21.2023
GMK12/2023



REAL PEOPLE.

REAL SOLUTIONS.

REAL LIFE.

REAL TALK.

Partners using the **guard.me @School** policy will be upgraded to the **guard.me K-12** policy for all policy start dates of August 1st, 2023 or later.

guard.me is ISO 27001 certified and SOC2 Type 1 compliant demonstrating our commitment to following best practices and industry standards for security and privacy	
Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
Overall limit	\$5,000,000
Outpatient (ER) fee	Up to overall policy limit
Hospitalization (semi-private)	Up to overall policy limit
Surgical, anaesthetic services	Up to overall policy limit
Diagnostic imaging (X-Rays)	Up to overall policy limit
Diagnostic testing (blood work)	Up to overall policy limit
Ongoing/non-emergent care	NEW \$5,000
Private nursing and home care	NEW \$20,000 (up from \$15,000)
ADD/ADHD consultations	NEW \$200 for initial consultation
Acne consultations	NEW \$200 for initial consultation
Birth control consultations	NEW \$200 for initial consultation
STI/STD testing	Elective testing covered with 6 months of coverage
Covid testing and medical care	Up to overall policy limit
Hospitalization due to mental or emotional disorder	NEW \$60,000 lifetime (up from \$50,000)
Inpatient psychiatrist	NEW \$60,000 lifetime (up from \$10,000)
Outpatient psychotherapy	NEW \$10,000 (up from \$1,000)
Social worker	NEW \$500
Trauma counselling	NEW 10 sessions if loss under AD&D (up from 6 sessions)
Substance Abuse Care	
Transport, treatment & hospitalization	NEW Up to \$25,000 with 6 months of coverage
Counselling	NEW Up to 3 sessions with 6 months of coverage
Emergency Dental	
Accidental Dental	\$4,000
Emergency pain relief	NEW \$1,000 (up from \$600) with 3 months of coverage
Wisdom Teeth extractions	\$100 per tooth, up to \$600 max.

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Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
Repatriation & Related Expenses	
Return of body	Actual up to \$20,000
Sickness or injury return	Actual up to \$20,000
Burial/cremation	NEW \$20,000 (up from \$5,000)
Family member to bedside	\$5,000
Additional expenses for family travel	\$1,500
Prescriptions	
While hospitalized	Reasonable and customary to overall limit
Outpatient if related to Initial emergency	NEW 60-day supply (up from 30 days)
Diabetic supplies	NEW up to \$500 in a 12-month consecutive period
Asthma supplies	NEW up to \$500 in a 12-month consecutive period
Transportation	
Ground ambulance	Up to overall limit
Taxi	NEW \$200 (up from \$100)
Air transportation - as required, includes stretcher, medical attendant or air ambulance	Up to \$300,000
Maternity	
New includes routine pregnancy and complications	\$25,000
Spontaneous/non-induced termination	Up to \$25,000
Termination	1 Per policy year
Paramedical practitioners	(NO physician referral required)
Chiropractor	NEW \$1,000 (up from \$500)
Chiropodist	NEW \$1,000 (up from \$500)
Osteopath	NEW \$1,000 (up from \$500)
Podiatrist	NEW \$1,000 (up from \$500)
Acupuncture	NEW \$1,000 (up from \$500)
Naturopath	NEW \$1,000 (up from \$500)
Physiotherapist	\$1,000
Massage therapist	NEW \$1,000
Speech therapist	\$1,000
Occupational therapist	NEW \$1,000

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Coverage	guard.me K-12 with NEW Enhancements
	\$1.45 per day
Other	
Annual physical	\$150
Eye exams	\$100 (3 months of coverage required)
Glasses/contact lenses due to injury	NEW \$500 (up from \$200)
Hearing aids due to injury	NEW \$500 (up from \$300)
Orthotics due to injury	NEW \$500 (up from \$300)
Leg brace due to injury	NEW \$1,000 (up from \$800)
Immunizations	Up to \$150
Excursion Benefit	
International emergency medical coverage	Must not exceed 49% of policy duration, trips to USA limited to 30 days per trip, home country is excluded
guard.me K-12 with Policy Features	
Third party liability	\$1,000,000 In coverage
Identity theft protection	NEW each student covered up to \$10,000 for incurred legal costs and lost wages
MobileDOCTOR virtual care access	24/7 access to Canadian doctors without leaving the comfort of home or school, provided by guard.me at no additional charge – free for insureds to use
In-house crisis care management	Expert care, experience, and assistance during critical incidents, severe illness, and student fatalities. Allows you to focus on your community's needs, not the details, logistics, and red-tape associated with crisis management.
Claims management system for minors	guard.me provides guardians, custodians and validated homestay hosts with the ability to submit and manage claims online through a secure and confidential interface.
Real time two-way integration with TrueNORTH	guard.me's exclusive and industry leading two-way, real-time integration with TrueNORTH via a secure API provides unmatched functionality and efficiency.
guard.me K-12 – with NEW Value Adds	
Critical incident support	NEW up to \$2,300 - one four-hour block provided by keep.meSAFE
Campus learning solutions	NEW up to \$500 - one two-hour seminar or workshop offered through Wellness and Learning Initiatives