

# IMPORTANT HEALTH AND SAFETY TIPS

To ensure the safety and fun of everyone, it is essential that you understand and follow the following safety regulations. Please use your common sense and do not do what you don't do in your own country!

## IN CASE OF ILLNESS OR INJURY

- » Report any illness or injury to your teacher or another staff member.
- » Do not move a person who is injured.
- » Follow the instructions of your teacher/ILSC staff, or medical staff.
- » If there is no teacher or staff member available, call ILSC's emergency phone number or call 911.

## YOUR BELONGINGS

- » It is important to pay attention to your belongings in and out of school.
- » Do not carry around large amounts of cash, or your passport.
- » Remember to take your backpack off while you're on public transit. This is the polite thing to do for people standing behind you and it will also keep your belongings safe.
- » When you are walking around keep your phone and other belongings in your bag, don't carry them in your hand.

## TALKING TO STRANGERS

- » In general, people are friendly, and it is safe to talk to strangers in public areas; however, if you are not feeling comfortable to talk with someone, you can always say "Excuse me, it is not a good time to talk," then move on.

## IF YOU GET LOST

- » Find a staff member at the place you are visiting, and ask them to call either ILSC Education Group, or your homestay parents. If it is past 5 pm, ask the staff member to call the ILSC emergency phone number.
- » DO NOT attempt to make your way back to the school site on your own.

## IF THERE IS A FIRE

- » If there is a fire, or you hear a fire alarm, calmly exit the building, and gather in a safe place outside with your classmates and your teacher or activity coordinator.
- » Follow all instructions from your teacher, activity coordinator and/or firefighting staff who can inform you when it is to return to the building, or to leave the area.

# MEDICAL INSURANCE HEALTH COVERAGE

## MINOR ILLNESS

Students will receive medical attention at one of 3 medical clinics located within 7 km from the ILSC Montreal campus for minor illnesses such as sore throat, runny nose, cough, cold, flu, mild fever, skin irritations or urinary tract infections and Guard.me will be billed directly.

## MAJOR ILLNESS OR INJURY

If a student has a medical emergency such as broken bones, bad cuts, excessive bleeding, high fever (over 38.8 C/102 F), severe pain or illness or trouble breathing, they will be taken to the closest hospital for medical treatment. Payment can be made at the hospital, or the hospital will mail the invoice to you. You can then submit a claim, including the invoice and/or payment receipts to guard.me to get reimbursed for eligible expenses.

Below is a summary of medical benefits covered by the Guard.me medical insurance plan:



## BENEFIT SUMMARY

SERVICE	BENEFITS	SERVICE	BENEFITS	SERVICE	BENEFITS
Hospital	100% of eligible charges; Semi-private room; Private room where medically required	Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100	Maternity	Serious complications to pregnancy covered
X-rays, Lab Testing	100% of eligible charges	Prescription Drugs	100% of eligible charges to a maximum 30-day supply; <b>unlimited when hospitalized</b>	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
Physician/Surgeon	100% of eligible charges	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	Air Evacuation/Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Psychiatric Hospitalization	100% of eligible charges; benefits payable up to \$50,000	Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering <b>when 6 months of coverage is purchased</b>	Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
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	Medical Equipment & Supplies	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.	Common Carrier	\$100,000
Eye Exams	100% of eligible charges up to \$100 for one non-emergency eye exam <b>when 6 months of coverage is purchased</b>	AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection	Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath, Chiropodist /Podiatrist – no referral from physician required	Annual Non-emergency Exam	100% of charges for one exam up to \$150 <b>when 6 months of coverage is purchased</b>	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
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000; <b>unlimited</b> if provided as inpatient service	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	Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country
Private Nursing	100% of eligible charges up to \$15,000				
Ambulance	100% of eligible charges				

COVERAGE UP TO \$2,000,000

**notice from turbo:**

- This is a summary of benefits available under the guard.me Canada policy.
- Certain limitations and exclusions may apply.
- Full details are found in the guard.me Canada 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.

