

How to use your guard.me insurance policy*

Contact SKOPE and let us know you are going to use medical services.
Do not wait for a reply, as it may take some time for us to respond.
Proceed to the next steps.

Non-emergency

- 1) Visit [GUARD.ME](https://www.guard.me) and enter the postal code or address where you will be prior to visiting a clinic.
- 2) Locate the nearest clinic and call to confirm their opening times.
- 3) Bring your insurance kit. You will need your policy number and the green form.
- 4) If the clinic bills guard.me directly you will not need to pay anything. If they ask you to pay for the visit (around CD\$80), you will pay and ask Guard.me for reimbursement.
- 5) If you need to buy prescription medicine pay from your own pocket and then ask for reimbursement. Off the counter medicine will not be reimbursed.
- 6) During your visit to a clinic or hospital, make sure to ask the doctor to fill out the green form, sign and stamp it.
- 7) It usually takes about 2 weeks for a cheque to arrive. If you feel you will no longer be in the country by then, ask SKOPE if someone could receive the money and send it to you in your home country.
- 8) Usually you are allowed a free return visit.

Emergency

- 1) Call the number on your insurance card and inform them you need to visit a hospital. Write down the name of the person you spoke to and the time. DO NOT use emergency services for minor issues which can be handled by a doctor in a clinic (ie. a cold, a rash).
- 2) Locate the nearest hospital.
- 3) Ask for someone to come with you or, in serious circumstances, call 911 and ask for an ambulance. Bring your insurance kit. You will need your policy number and the green form.
- 4) If the hospital bills guard.me directly you will not need to pay anything. This is usually the case. If they ask you to pay for the visit, you will pay and ask Guard.me for reimbursement.
- 5) If you need to buy prescription medicine pay from your own pocket and then ask for reimbursement. Off the counter medicine will not be reimbursed.
- 6) During your visit to a clinic or hospital, make sure to ask the doctor to fill out the green form, sign and stamp it.
- 7) It usually takes about 2 weeks for a cheque to arrive. If you feel you will no longer be in the country by then, ask SKOPE if someone could receive the money and send it to you in your home country.
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Reimbursement:

- 1) Collect all hospital invoices and receipts, including prescription drugs AND the actual prescription indication the name of the drugs you have to buy.
- 2) Access [CLAIMS](#), enter the requested information and follow the instructions.
- 3) ALWAYS take photos of your policy, all receipts, prescriptions and invoices as you may need them up to 1 year after the visit.

Additional information:

Example of a clinic near Dundas Square:

Appletree Medical Group (Grange)
275 Dundas Street West
Toronto, M5T 3K1, Phone: 647-722-2370
Hours of Operation:
Mon-Fri (11am to 7pm), Sat (9am to 2pm)

Summary of benefits

Click [HERE](#) and enter your policy number

*This process may change overtime. For an updated version, detailed policy coverage and all other information, please visit www.guard.me