

Health Insurance for International Participants at The Banff Centre

All Non-Canadian Participants: Full health insurance is **mandatory** as a condition of acceptance at The Banff Centre. Proof of valid health insurance is required before you can participate in your program. Please complete and return the **Confirmation of Health Insurance Coverage** form to medicalform@banffcentre.ca.

Non-Canadian participants who have not presented proof of full health insurance seven calendar days prior to their first day of residency will be automatically enrolled in The Banff Centre's **guard.me International Insurance** group plan for the duration of their stay (including arrival and departure days) and charged the applicable fee. The student account will be billed directly.

- Please review the **guard.me** plan available at www.guard.me. A summary of the plan is also available in the Community Services office.
- **Please read the plan exclusions carefully so you understand what is and what is not covered.**
- Policies are available in English, Arabic, Chinese - Traditional, Chinese - Simplified, French, German, Italian, Japanese, Korean, Portuguese, Russian, Spanish, Turkish, and Vietnamese.

How much does the guard.me plan cost?

- Cost of enrolment is \$2.00 Canadian (CDN) per day.
- Unlike many plans, there is no deductible and reimbursement for valid expenses is paid in full, subject to claim assessment. Please be aware that ***you will have to pay up-front*** for off-site medical services (i.e. hospital / doctor visits), and only original receipts will be accepted. Please remember to make copies of receipts for your files.
- There is typically a 4 - 6 week waiting period for reimbursement on approved claims.
- If you are 65 or older, please call contact Community Services directly or email medicalform@banffcentre.ca. Different rates do apply. Processing time takes longer.

Can I be covered if I arrive in Canada early or stay in Canada after my program ends? Yes! guard.me can be extended to insure you from the day you arrive in Canada to the day you return to your home country.

When should I enrol in the plan? Please enrol prior to your arrival in Canada so that you are covered from the moment you arrive.

How do I enrol in the plan? Please complete the **Confirmation of Health Insurance Coverage** form and return it to medicalform@banffcentre.ca.

I am bringing my spouse and / or child(ren) to Canada with me. Can they be insured too? Yes. Please contact Community Services directly or email medicalform@banffcentre.ca to make these arrangements.

Can you send me proof of coverage? We would be happy to fax or email your confirmation of enrolment.

Where do I pick up my guard.me International Insurance package? At the Community Services office located in the lobby level of Lloyd Hall.

I already have travel insurance. Is my coverage adequate for my stay in Canada?

- Read your plan carefully to ensure that it covers reasonable health care due to illness or injury (more than just emergency care). Your plan should provide at least \$1,000,000.00 CDN maximum coverage. guard.me has a maximum coverage of \$2,000,000.00 CDN.
- **Out-of-country health insurance does not cover the cost of routine dental care, maternity care, or pre-existing health conditions.** A pre-existing condition means any sickness, injury, or other condition that caused signs or symptoms and / or required health advice or investigation, whether a diagnosis was established or not, and / or any form of health treatment provided by a physician or other practitioner, during the 3 month period immediately preceding the effective date of your guard.me plan.
- If you have a known health condition, please let us know and we can verify what coverage will be available to you under the guard.me plan.
- Verify that your plan will cover the full cost of health expenses incurred as the result of injury or illness while in Canada. If not, we recommend purchasing alternate or extra coverage through guard.me.

There will be no exceptions or extensions for participants who fail to provide acceptable proof of private or other health insurance seven calendar days prior to their first day of residency. Once the billing is completed and the enrolment in guard.me confirmed, no refund will be issued even if proof of insurance is presented.

Prior to arrival at The Banff Centre, we advise you to meet with your family practitioner to discuss any health or behavioural conditions or physical limitations due to performance level emphasis and / or the mountain terrain with high elevations. Please check the program requirements for which you are applying. You may also like to share information about any health condition(s) (i.e. asthma or peanut allergy) that would help us help you.

The Banff Centre is not responsible for any participant's medical or dental costs.
It is important that you keep your proof of coverage on your person at all times.

Email your form or questions to medicalform@banffcentre.ca