

## WHAT IS COVERED? (certain limitations apply)

If you, your insured partner or your insured child has a new sickness or injury that first occurs AFTER the start date of your policy, your policy will cover these expenses:

- **mobileDOCTOR**  
We pay for virtual medical care through **mobileDOCTOR**. Click [HERE](#) to register.
- **DOCTOR/PHYSICIAN**  
We will pay for doctor's visits to treat a new emergent condition in a doctor's office or clinic. We will pay the doctor when you need to go to the Emergency Room.
- **EMERGENCY ROOM**  
When the doctor says you need to go to the hospital, or you need emergent medical care outside the regular clinic or office hours, we will pay for treatment at an Emergency Room (ER) at the Hospital.
- **EMERGENCY TRANSPORTATION**  
*Ambulance* - When you are unable to get to a hospital for an emergent condition, we will pay for an ambulance to take you to and from a hospital or medical clinic.  
*Taxi* - When you are unable to get to a hospital for an emergent condition, we will pay for a taxi fare to take you to and from a hospital or medical clinic.
- **DIAGNOSTIC TESTS**  
When the doctor says you need minor tests (such as lab work, x-rays, or ultrasounds) to diagnose your new condition, we will pay for these tests. **FOR MAJOR TESTS SUCH AS "CAT" OR "CT SCANS" AND "MRI'S" YOU MUST CALL THE ASSISTANCE LINE FIRST BEFORE YOU HAVE THE TESTS DONE.**
- **HOSPITAL**  
If you need to stay in the hospital, we will pay for all associated inpatient costs.
- **DENTAL**  
Coverage for dental work for the relief of acute pain and suffering.
- **ACCIDENTAL DENTAL**  
If you are hit in the mouth or are in an accident and your own teeth are damaged, we will pay to repair or replace those teeth.
- **WHEN ELIGIBLE**  
Please refer to the full policy wording for terms and conditions.
- **PRESCRIPTION MEDICINES**  
If you go to a doctor who gives you a prescription to go to the drug store to buy medicine from the pharmacist, we will pay for the medicine up to a maximum 30-day supply. We will NOT pay for refills of medication visits.

IMPORTANT NOTICE: THIS IS A BRIEF SUMMARY OF BENEFITS ONLY. FULL DETAILS ON BENEFITS, EXCLUSIONS AND LIMITATIONS ARE FOUND IN YOUR [guard.me](#) POLICY. THE ACTUAL POLICY WORDING GOVERNS

## WHAT IS NOT COVERED? (Exclusions)

This is a summary of exclusions ONLY, please read your policy carefully for complete details.

- Treatment or medication to maintain a chronic, ongoing condition (such as high blood pressure)
- Unstable Pre-existing conditions (please refer to the policy for details)
- Plastic or cosmetic surgery or procedures
- Any expenses before coverage starts or after coverage has expired
- Medical services provided in your home country
- Extreme activities such as bungee jumping, skydiving etc.
- Medications available without prescriptions (over-the-counter or OTC medicines)
- Any treatment required due to use or misuse of alcohol or drugs.

<https://www.guard.me/guard-me.php>