



FEATURE ARTICLES

[Raise Your Cultural IQ](#)

As international travellers, most of us have experienced a measure of social uncertainty and discomfort when meeting new business colleagues or attending social functions in a foreign country. Louisa Nedkov's book *Raise Your Cultural IQ* is the antidote for ignorance in 22 countries of the Asia/Pacific region. We sample Malaysia.

[OOPS!](#)

Damage Control for Non-Resident Tax Oversight
Forget something? Tax matters are complex at the best of times. When contemplating an overseas move, Canadians also have to face a labyrinth of unfamiliar tax rules. Seeking professional assistance prior to departure is the best way to avoid the pitfalls. Meanwhile, Garry Duncan and Elizabeth Peck provide a check list of tax do's and don't's.

International Coverage

International Expatriate Benefit Plans

By David G. Tompkins, BA, CLU

While working or living offshore, North American expatriates are exposed to health risks equal to or greater than those in their home countries. However, they do not have the benefit of their Canadian government health care system or American private health plan. Falling ill in some far-off land is distressing and the worry of who is going to pay your health bills. Some medical facilities are often reluctant to provide treatment until receiving an ironclad promise to be paid or an actual payment. As well, if while travelling outside your home country you happen to fall ill or injure yourself, you will require travel insurance or even evacuation if the facilities available to yourself are inadequate.

Some expatriates are able to become part of the local health plan if they satisfy certain residency and immigration requirements. However, such government plans are often inadequate, rife with long waiting lists and in many cases cover only basic medical needs. Also, what happens to you if you move, or if you want treatment in the United States or Canada?

Several multinational and specialty insurance companies offer international medical coverage plans. Most plans cover (i.e., in-hospital) care and include hospital accommodation, surgeon, anesthetist and physician charges. Some also cover radiology, pathology, oncology and radiotherapy charges. The more enhanced plans also provide coverage for outpatient charges such as: specialist fees; therapy, acupuncture, osteopathy, physiotherapy, homeopathic care, primary consultations and primary care including a list of prescribed drugs. Local road ambulance is usually covered on basic plans. Home nursing and emergency dental services are also options. These plans are called hospital plans because they usually cover only in-hospital treatment.

For more comprehensive outpatient care there are also plans that cover the expenses of: psychiatry, organ transplantation, rehabilitation, home nursing, childbirth, home delivery

[AIC Ltd.](#)

The Advantage of Philosophy AIC Offshore is just the latest chapter in the success story that is AIC Ltd., brainchild of investment guru Michael Lee-Chin. "Laight Edition" columnist Gordon Laight explains how AIC's operating principles and philosophy married to this offshore initiative provide an attractive new investment opportunity for non-resident Canadians and international investors.

[The Magic of Neuchâtel Junior College](#)

To be unique, one must be incomparable — the sole example of one's kind, and Neuchâtel Junior College most assuredly lives up to these criteria due to its location, its program, and its repeated success in preparing young women and men for life. Neuchâtel alumna and Admissions Counsellor Brenda Castle takes us on a tour.

[DEPARTMENTS](#)**[From The Editor](#)**

Great Response!

[Portfolio](#)

A CIC review of Web sources for Canadian expats

[Running With The Bulls](#)

Running a marathon in my clients' shoes

[Business Class](#)

Canadian trade in the E-Commerce Era

[International Coverage](#)

Expatriate benefit plans

practitioners consultations, eye and ear specialists, specialists such as dietetic guidance, vaccinations, analysis, X rays, scans, EKGs, hearing aids, physio chiropractor, osteopath and a certain amount of pre Such plans are usually just over double the cost of If you're used to using a government-sponsored pl: Canada's, you may want to purchase such a comp

In terms of coverage, most plans cover 100 per ce Others have the option for the insured to pay 20 pe costs. Most plans have the option to include a \$50(deductible which also helps lower the premium cos

All plans have the option to add emergency travel evacuation coverage for an extra fee. These optior immediate transportation from any location in the v nearest centre of medical excellence for inpatient t emergency conditions. The emergency evacuation cover the cost of reasonable return fares to your ov residence after recovery. If an expatriate dies, phy: can be transported home for no charge.

All expatriate health plans have some restrictions z Some common exclusions are for preexisting cond prior to being insured. If you have an expatriate plz you have suffered a condition that may reoccur suc injury or cancer, you should avoid changing your c exclusions such as cosmetic treatment, naturally o conditions like menopause, sexually transmitted di of alcohol, intentional self-inflicted injuries and the and riot clauses are not covered.

Most plans do not cover maternity or childbirth. Ho are a few health plans which will cover a normal or delivery with a waiting period of 12 months after th force. Others will cover maternity if the insured bec after becoming insured. One caution: a complicate very expensive to self-insure.

The obvious determinate of an expatriate's premi age, not the sex of the applicant. Most plans have of 5 years, with coverage available up to age 100. in the price can be whether the expatriate wants w coverage excluding or including the United States ; Because of the high price of health care in the Unit in Canada if you're not insured under a governmer for expatriate coverage including these two countri much as three times the cost of that without them. recommended for offshore residents who travel ba States or Canada for extended periods who would in the optional medical evacuation plan.

Expatriates can obtain insurance information on th including sites such as <www.expatriatefinancial.com>. print! Offshore residents know that purchasing hea a vital part of their financial security. Neglecting su net can result in financial ruin.

[Moving Right Along...](#)

The new Ottawa/
moose update

[Nice Place](#)

Retiring in Costa Rica

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