

2021EXPATS

VIRTUAL FINANCIAL SUMMIT



Insurance Considerations & Options for Expatriates



www.tfgglobal.com

www.expatsfinancial.com

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ABOUT EXPAT FINANCIAL & TFG GLOBAL

- Owned and operated by TFG Global Insurance Solutions Ltd.(TFG Global)
- Expat Financial[®] website operational in 1998. TFG Global began in 1997.
- We have become a leader in providing international health insurance, expatriate life and disability insurance, travel insurance and special risk insurance.
- An international insurance brokerage responsible to the client with a wide range of global insurance plans & insurers.
- We have become a highly respected authority on international insurance for expatriates around the world, including Americans living abroad.



INTERNATIONAL INSURANCE SPECIALISTS



EXPAT FINANCIAL IN 60 SECONDS



Click [HERE](#) for Video

TYPES OF INDIVIDUAL CLIENTS



American expats
living abroad



Missionaries & Aid
Workers



Retired Expats



Non-American
Expats



Digital Nomads

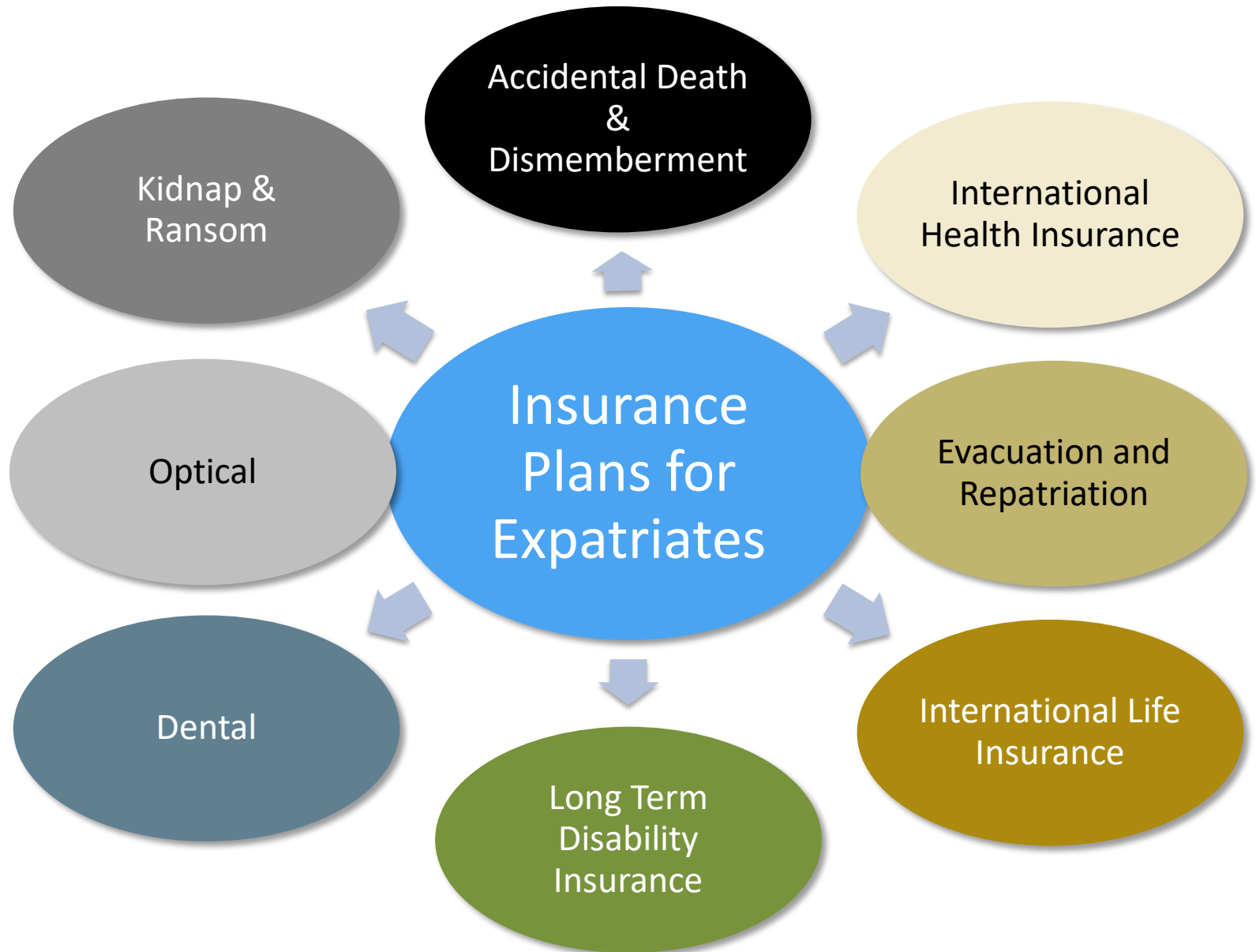


International
Students



Global Nomads





A man with dark curly hair and a beard, wearing a dark suit jacket over a light blue shirt, is looking down at a black clipboard held by a woman. The woman has short blonde hair, wears glasses, and a grey blazer over a light blue shirt. They are in a modern office setting with large windows in the background. The right side of the image is overlaid with a blue semi-transparent box containing white text.

Expatriate Life & Disability Cover?

Critical for Expats Who:

- Don't have adequate coverage from employer
- Self-employed
- Have family members who are dependent on their income

Some Tips for Expats

- Think about 10 times & online needs analysis
- Keep coverage from back home if you can
- Expatriate cover is more expensive
- Plans are generally not portable when you move back to your country of citizenship
- Obtain a quote for [expatriate life insurance](#) and [expatriate disability cover](#) online.

WHY DO EXPATS NEED GLOBAL HEALTH INSURANCE?

- Reduce financial risk & peace of mind
- Local plans not available
- Local health plans & medical system sub-standard
- Your cover back home doesn't cover you abroad
- Medical costs abroad can be expensive
- Help you obtain medical treatment & preventative healthcare



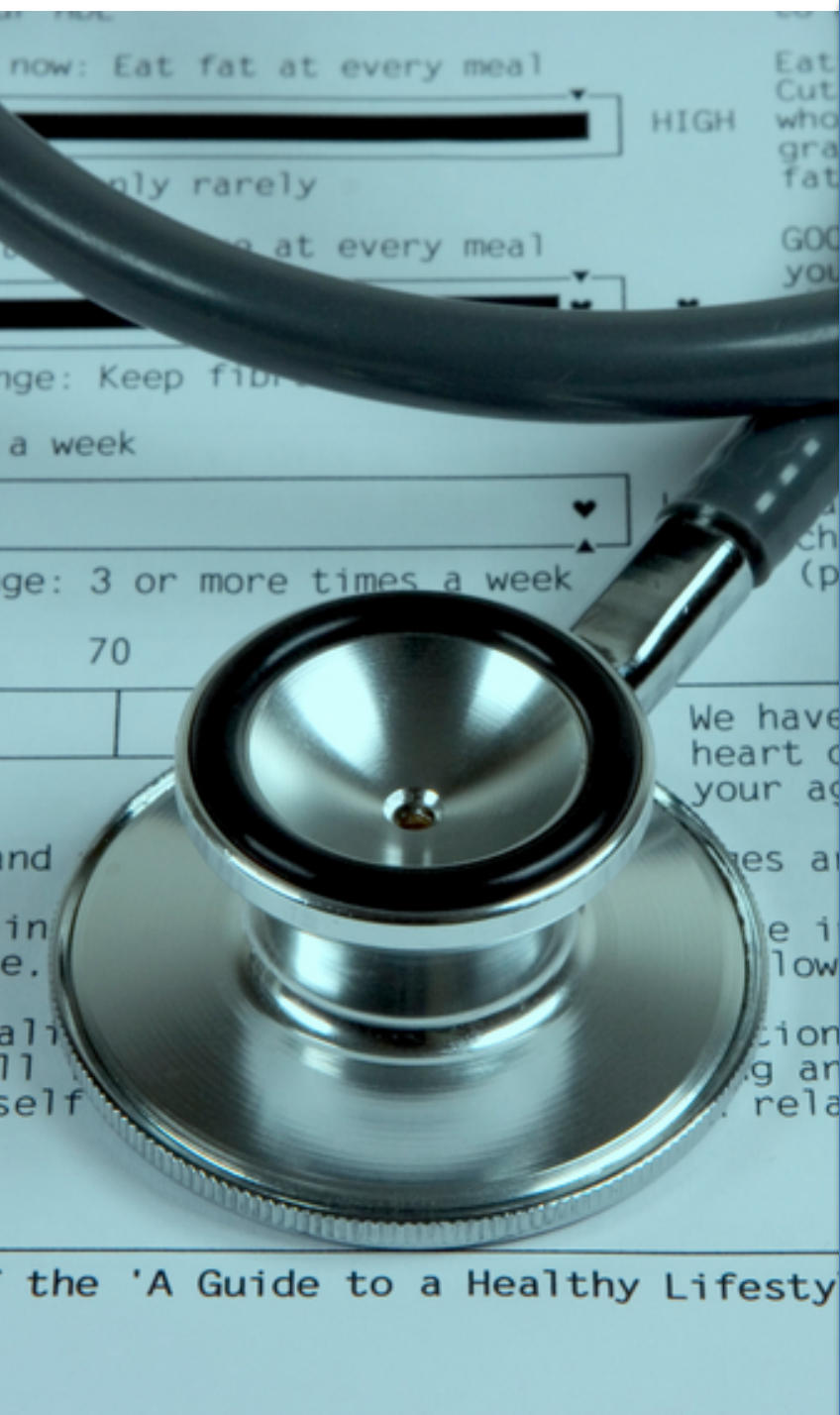
LOCAL OR INTERNATIONAL EXPAT HEALTH PLAN

Some expats will choose a local plan because of lower cost.

Why you should consider an expat health plan?

- Local plan only covers locally
- Local medical plans & healthcare may be undesirable
- Local plans might not be available to expats
- Local plan is not portable – expats are
- Expats like to be able to seek treatment regionally & globally, not locally





WHAT TO LOOK FOR IN AN INTERNATIONAL HEALTH PLAN

- Portability of coverage
- Access to a large network of health providers who can provide direct reimbursement along with free choice of providers.
- Competitive premiums – significant savings if USA is excluded because of the high cost of care.
- Ability to customize policy with several deductible levels.
- 24/7 claims service and support along with online administration and employee support and communication
- For US citizens, a policy which will cover their treatment worldwide, including in America.
- Lifetime coverage
- Reputable provider there for the long run



PART 2 – WHAT TO LOOK FOR

- Freedom to choose your medical provider
- Virtual healthcare – telehealth
- Covers you back in your home country for short visits or medical treatment
- Telehealth – Ability for employees obtain medical advice and video chat with doctor via phone or computer
- Ability to submit claims and monitor plan via phone or computer
- For American expats, get a plan that includes coverage in the USA

HOW TO LOWER YOUR INTERNATIONAL HEALTH INSURANCE PREMIUMS?

- Large deductible
- Just get in-patient care
- Get the basic entry level plan
- Exclude the USA for medical treatment
- Coverage for pre-existing medical conditions with no medical questions for enrolments
- Pay premiums annually
- Deal with a broker & see if discount available



HOW ARE INTERNATIONAL PLANS DIFFERENT FROM US BASED HEALTH PLANS?

- Expat health plans are not COBRA, HIPAA or ACA complaint
- Coverage is subject to medical evidence & approval by insurer
- You can choose basic or comprehensive coverage
- Expat plans are for expats only & are not renewable when you move back to the USA permanently.
- Expat plans are offshore plans & your can apply up to 45 days prior to leaving



INTERNATIONAL HEALTH PLAN OPTIONS

- In-patient coverage is mandatory
- Out-patient coverage
- Wellness
- Dental & Vision
- Evacuation
- Plans can cover you globally including or Excluding the USA



- The premium will often depend on:
 - Your age
 - Citizenship
 - Country of Residence
 - Level of Coverage – Silver, Gold or Platinum
 - Options chosen
 - Health status
 - Deductible level
 - The insurance provider
 - Including the USA or not?

WHAT ABOUT COVID-19 COVERAGE FOR EXPATS?

- Most plans [cover Covid-19](#) like any other illness
- Some expat health plans have exclusions for pandemics
- Expat health plans don't cover Covid-19 tests for travel
- Evacuation can be complicated during pandemic



A close-up photograph of a person in a white lab coat. Their right hand holds a silver stethoscope, and their left hand holds a small, colorful globe of the Earth. The background is a soft-focus view of a world map on a wall. A blue rectangular box with white text is overlaid on the left side of the image.

MATERNITY, PRE-EXISTING
CONDITIONS, EXCLUSIONS &
DECLINES & CLAIMING?

HOW DO I GET A QUOTE?



PARTIAL LIST OF EXPAT INSURANCE COMPANIES WE WORK WITH



Expat Life
& Disability

Expat Group
Insurance



Global Health
Insurance & Travel
Insurance

Special Risk
Insurance

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