

## Expatriate Health Insurance – Some Key Factors to Consider:

- 1. Sum of insurance** (recommended minimum is \$500,000; many plan offer \$1,000,000 or higher)
- 2. 'Health Plan for Expatriates' vs. 'Emergency Medical Plans for Travellers'**  
People taking up residence outside their home country often want and need medical coverage that affords better financial protection than that offered under "emergency medical insurance for travellers." Travel Medical Plans typically cover only *initial emergency medical care*, while 'Expat Health Plans' offer better coverage regarding *non-emergency follow-up / continuing* medical treatment. 'Entry level' Expat Health Plans still have limits on continuing treatment, and require new medical qualifying/underwriting at each policy renewal. The best expat health plans cover ongoing medical care and offer 'seamless renewals' which allow treatment of a medical condition to span multiple policy years.
- 3. Age:** (For the primary applicant, and his/her relocating family members).
- 4. Occupation during the coverage period:** (Working/Employed, or not working / retired?)  
Some plans are only available to 'working expatriates' and become invalid if not working for a period of more than 90 consecutive days. Other plans are designed for working and non-working persons alike.
- 5. Health History:**  
Do any applicants have a pre-existing medical condition? Some plans exclude any pre-existing medical condition, some offer qualifying applicants coverage for an unexpected emergency relating to a pre-existing condition IF the condition met the insurance company's definition of "Stable" for a specified amount of time prior to the policy effective date, and some plans are medically underwritten, and involve completion of medical questionnaire.
- 6. Where is coverage required?**  
Plans differ significantly with respect to where coverage is valid.  
- A: What will the Primary Location of Foreign Residency be during the policy?  
- B: Is coverage needed for excursion travel outside the country of residence during the policy?  
- C: Is coverage required in USA or in Canada?  
- D: Is coverage required for visits/ return to one's **Home Country'** (the country for which you hold a valid passport)?
- 7. Is any person to be insured currently pregnant?**
- 8. Is Maternity Coverage desired?**
- 9. Will coverage need to be renewed or extended?**  
Some expatriate medical plans contain a renewal guarantee and 'seamless coverage' so long as there is no lapse, while other plans renew subject to new medical underwriting and/or terms which exclude expenses relating to a sickness/injury which started in the original policy.
- 10. Does the applicant have medical coverage in his/her home country?**  
If the applicant needed to, or elected to return to the home country following a medical emergency, would he/she have immediate medical cover there, or would there be a 'waiting period' before he/she could re-attach to home country medical coverage?
- 11. Deductible Options**  
High deductibles (especially upwards of \$1,000) can bring significant discounts to premium. Note: Some deductibles apply *per person, per policy*, and other *per person, per claim*.

Rev. September 10, 2013

### DCIS - Specialists in Health Insurance. Here for you.

**David Cummings Insurance Services Ltd. (DCIS)** is a family-run independent brokerage with 20 years specializing in health insurance for visitors, immigrants, international students, and foreign workers in Canada as well as for expatriates and travellers worldwide. Let us put our expertise to work for you!