country for more than six months. Before leaving Canada, you should check with your provincial health-care authorities to make sure you fully understand how your health-care coverage will be affected.

Health-Care Programs in Your Country of Destination

Health care is a serious issue for Canadian expatriates because few countries have systems that are as comprehensive or as inexpensive for the user as Canada's. Some developed countries have comprehensive health-care plans that will cover you, after a waiting period, if you immigrate. But the countries that are the major destinations for Canadian retirees generally do not offer comparable programs. Private health care in

the United States presents particular problems because the Health Management Organization (HMO) system that covers the majority of Americans is generally restricted to U.S. residents with a social security number. Even then, unrestricted coverage usually ceases at age 65, when the Medicare system begins its coverage.

Many developing countries provide free universal medical care to citizens and permanent residents. Mexico, for example, has a national health-care program. But most Canadians living in these countries seek private medical care, which many consider to be of a higher quality and which involves shorter waiting periods. Private health-care facilities are fairly advanced in most countries, and a private hospital or clinic will usually see you immediately, for a fee approaching the cost of similar services in the United States.

Faced with these trade-offs, most Canadians choose the private alternative and make sure they are well covered by insurance.

Private Health-Care Insurance

There are two types of private health-care insurance. Supplementary insurance provides supplemen-

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Coping with Culture Shock

Learn the Language

Take time to learn the local language. It will make your daily life easier and will signal to the local people that you want to be part of their community. Start with a few phrases and then systematically expand your vocabulary.