

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 supplementary benefits for people who are covered by a Canadian provincial health care plan (see "Supplementary Insurance" on page 22). Replacement insurance provides coverage for those who are ineligible for provincial plans.

### *Replacement Insurance*

If you will be living outside Canada for long enough to lose your provincial health care coverage, you will need full replacement coverage and not just supplementary benefits. When purchasing replacement coverage, make sure the provider understands that you will no longer be covered by your provincial plan.

Full replacement insurance is less readily available than supplementary insurance, but there are a number of companies that provide insurance specifically

designed for expatriates. An Internet search will generally produce a number of options. Enter key words such as "global expatriate health insurance," "worldwide insurance," or "medical insurance abroad." You should arrange for replacement insurance before you leave, but be aware that you may not be able to obtain appropriate coverage from a Canadian company.

Most policies place some limitations on pre-existing medical conditions and have age restrictions. Further, many insurers reserve the right to repatriate you to your home country in the event of a major ailment. If you are no longer covered by your provincial plan, ensure that the replacement plan you are considering either does not require repatriation back to Canada or will guarantee that if you are repatriated, full coverage will apply in Canada during the waiting period for reinstatement of provincial benefits.

Some plans do not require repatriation in the event of a major ailment, offer limited coverage for pre-existing conditions, are available to persons over 75, or offer a combination of these features. However, costs can be high — US\$10,000 a year for each