

repayment period since any savings would be minor and there is a considerable amount of paperwork involved.

Should I Borrow? If So, How Much?

The Department will look at your ability to repay, including your record of meeting past financial obligations to the Department. If this is your first posting abroad, you may want to consult a trusted colleague, or seek the advice of your banker or an accountant, or if still in doubt, discuss the matter in confidence with SBM.

2.12 Accountable Advances

During the course of your relocation and tour of duty, you will inevitably incur expenses that are reimbursable under the Directives. The intent of FSD 4 is that you should not have to go out of pocket. You are, therefore, entitled to receive an accountable advance from your employer for an amount directly related to your anticipated reimbursable expenses.

Accountable advances may not be issued until you have passed your medical requirements and have received a final Posting Confirmation. It usually takes ten working days for a cheque to be issued.

An employee who receives an accountable advance must submit a full account within 10 days after the purpose for which the advance was made has been fulfilled. Failure to account for advances within these periods could result in eventual recovery against your pay in accordance with the Department's obligations under the *Financial Administration Act*.

Some employees have run into problems because they have treated an accountable advance in the same way as a loan. When the time for accounting came and a refund was due the employer, no money was available for that purpose. Keep this in mind, especially during the excitement of getting ready to move out of your accommodation and while you are in travel status.

2.13 Health Insurance

One of the most basic and essential items to be knowledgeable about concerns what happens to your insurance when you live abroad.

Medical Insurance

As a result of your posting, your medical coverage must be amended from the Provincial (basic) plan and the Public Service Health Care Plan (PSHCP) to the comprehensive Outside Canada PSHCP. See the 1992 Information Booklet on PSHCP published by the Treasury Board. Note that since July 1, 1987 the plan also includes a vision care and hearing aid benefit.

As the Provincial Insurance coverage for most provinces extends three months following the departure from that province, Outside Canada PSHCP is commenced to ensure continuous medical coverage.

It is essential to note that the comprehensive PSHCP coverage is provided expressly for the benefit of employees and their dependants who reside abroad. If during your posting, a dependant returns to Canada for more than three months, he or she must obtain coverage under the applicable provincial health insurance plan. You must notify the applicable health insurance office in such a case, as there may be a requirement to amend your health insurance.

Medical Coverage for Dependant Children

PSHCP coverage for children automatically terminates when the child reaches age 21, unless the coverage dependant is single, between the ages of 21 and 25 and a full-time student at school, or university outside Canada or where the child is disabled. When any of these conditions no longer apply, it is the employee's responsibility to inform Compensation Division (SBP) to ensure that new application forms (DSS 2028-8), *Application for Designation of Additional Dependant(s)*, for comprehensive coverage are completed.