

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 "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

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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.

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 covered person is not unusual at the higher end of the age scale.

When considering replacement insurance, carefully assess your own situation, taking into account your age, any pre-existing medical conditions and your intentions in the event of a major or long-term illness.