

Make sure you understand the terms of your policy; it should cover all your needs and those of all accompanying dependants. There is nothing worse than being ill and on your own in a foreign country, and having to worry about large financial obligations. Health insurance is one of the best investments you can make.

Out-of-country health insurance is available through travel agents or directly from insurers and brokers listed in the Yellow Pages.™ There are many points to consider, depending on your destination and insurance needs, including:

- Does the insurer require that your government health insurance plan remain in effect?
- Does the insurer have an in-house worldwide emergency hotline you can call if you are in trouble? Is this hotline open 24 hours a day, seven days a week? Is the operator multilingual? Does the insurer have nurses or physicians on staff?
- Are foreign hospital and related medical costs paid directly, or are you required to pay up-front and seek reimbursement later?
- Will the insurer provide a cash deposit in advance if a hospital requires it?

- Does the insurance cover medical evacuation to the nearest place with proper medical care or to Canada, along with any required medical escorts?
- Does the plan offer fully insured evacuation and assistance services, or will you be required to absorb these costs?
- Are pre-existing medical conditions covered? If such conditions exist, notify the insurer and get an agreement in writing that you are covered for these conditions. Otherwise, you could find your claim "null and void." If pre-existing medical conditions are not covered, carefully consider the cost and availability of services related to your condition in the destination country.
- Are premature births and related neonatal care covered?
- Does the insurance cover costs associated with a death abroad, including the return of remains to Canada?
- Does the policy cover return visits to Canada or other travel during your work contract? Are there any limitations on vacation travel? Would supplemental coverage be required?
- When you move back to Canada, will the policy cover any necessary waiting period before your government plan is renewed, or will a separate plan be required?