

SPECIALTY COVERAGES TO MEET YOUR ORGANIZATION'S NEEDS

Expatriate insurance

Canadian companies are expanding into new global markets in ever-increasing numbers. Although the USA is the most common area of expansion, companies, their employees and travelers in general are going to countries throughout the world, where there are new challenges that they don't face at home. Some regions are politically unstable, which creates inherent risks. If you have employees overseas, are they protected for health issues, or emergent situations inherent to higher risk zones?

Most domestic insurance policies have exclusions for war (declared or undeclared), riot, terrorism, civil unrest, etc. Away from usual surroundings, employees are in environments that present increased and unfamiliar threats to their health, safety and security. This in turn, heightens corporate liability in terms of the legal, fiduciary, and moral duty of care intrinsic to the employment relationship. This obligation extends to employees and their dependents who are abroad as international business travelers or as short- or long-term assignees.

Getting the right coverage is an essential part of the overseas experience and expatriate medical insurance is the ideal way for people to ensure that if the worst does happen, they will have all the support they need to carry them through difficult times. Expatriate coverage can be minimal or extensive, depending on needs, and offers outpatient, hospital, dental and maternity coverages.

The US Affordable Care Act (ACA), also known as Obamacare, enacted in March 2010, has increased the complexity for Canadian employers with operations in the USA. Canadian employers with operations in the USA face many challenges understanding, designing, administering and managing cost and compliance issues in this foreign benefit market.

THE JOHNSTONE'S ADVANTAGE

Our mission is simple:
Treat each client as if they were our only client.

Our value is clear:
We are completely independent. We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



If expatriate coverage needs apply to your organization, Johnstone's Benefits can help you. Working with you, we can develop an insurance plan designed to address these risks to the business traveler or expatriate on international assignment.

Inpatriate insurance

Inpatriate medical insurance provides coverage for medical emergencies (injury and illness), annual physical examinations, eye exams, vaccines and pregnancy, etc. You can select coverage to suit the employee's individual insurance needs and budget.

Inpatriate medical insurance is for:

- Canadian citizens and permanent residents who are returning back to Canada waiting for their provincial health insurance plan to be reinstated
- super visa applicants
- visitors to Canada
- refugees
- work permit holders
- temporary residents
- foreign expatriates residing in Canada

Citizenship and Immigration Canada often requires proof of medical travel insurance before a visitor's visa is approved.

For a work visa, work permit or super visa medical insurance is a mandatory requirement by Citizenship and Immigration Canada.

For visitors to Canada it is not a mandatory requirement by Citizenship and Immigration Canada, but the trend is that Immigration Officers are requesting proof of medical insurance. For countries that require a visitor's visa to visit Canada it is recommended that proof of medical insurance be

included and submitted together with a visitor's visa application to avoid delays.

The maximum length of coverage by Canadian insurance companies is 12 months. To satisfy the work visa or work permit requirements of Citizenship and Immigration Canada you will need to purchase two years of coverage, we can accommodate this by issuing two back to back 12-month policies.

If inpatriate coverage needs apply to your organization, contact Johnstone's Benefits, we can help you.

ONTARIO RESIDENTS Changes to OHIP+

Starting April 1, 2019, the Ontario provincial government has changed their OHIP+ benefits for children and youth, to focus on those who do not have a private plan.

Children and youth 24 years of age and under who are OHIP-insured, but who do not have a private plan, will continue to receive coverage for eligible prescription drugs through OHIP+. Those who have a private plan will access prescriptions through their private plan like they did prior to the launch of OHIP+ in January 2018.

For more information click on this link:

<http://www.health.gov.on.ca/en/pro/programs/drgs/ohipplus/>

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JOHNSTONE'S JOURNAL is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

