

## SPECIALTY INSURANCES

### Coverages for expatriates and inpatriates

#### Expatriate insurance

“**Expatriates**” are defined as “*Canadian employees sent outside of Canada temporarily with the intention of returning after the assignment is over*”. Generally, a person is considered an expatriate when he or she will be working away from Canada for more than six months. We live in a time of a global economy. Canadian companies are expanding into new foreign markets in ever-increasing numbers. If you have employees working outside of Canada, are they protected for health issues?

Getting the right coverage is an essential part of the overseas experience and international 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. There are insurance companies who specialize in international coverages, and have built extensive partnership networks including mental and behavioural health care providers, and facilities and clinics. They offer flexibility in plan designs to allow organizations to create a plan that suits the organization’s needs and budget.

Consistent with other group insurance products and services, international medical insurers offer a wholistic approach to international medical coverages. Many providers offer healthcare tools and support services, including secure online customer services with a local medical provider. Depending on the coverage level selected, international coverages can include counselling and coaching, tests, screenings, case management and chronic condition programs to name just a few.

Cigna, one of the leading international insurers is a great example of what the market has developed for convenient travel tools for the internationally mobile employee. Offered in some plans, their app offers global incident monitoring services, SOS tracking system via the mobile phone, extensive country profiles with safety guidelines, pre-trip advice and information on items from personal security to natural hazards.

#### Expatriate insurance - exclusions and limitations

Although the USA is the most common area of expansion, companies, their employees and travelers in general are going to countries throughout the world,

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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.**



where there are new challenges that they don't face at home. Some regions are politically unstable, which creates inherent risks. Most Canadian group 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.

### Inpatriate insurance

**"Inpatriates"** are defined as *"employees who are transferred from a foreign subsidiary to the home country headquarters of a multinational company, usually on a long-term assignment"*. While working and living in Canada, inpatriate medical insurance can provide coverage for medical emergencies (injury and illness), annual physical examinations, eye exams, vaccines and pregnancy, etc. The employer can select coverage to suit the employee's individual insurance needs.

Inpatriate medical insurance is typically used 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

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.

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

### EXPATRIATES - EMPLOYMENT INSURANCE (EI)

People who work outside Canada may be entitled to benefits under Canada's Employment Insurance (EI) program. If you work outside Canada for a Canadian company or the Canadian government, you are usually covered by EI. However, you will not be insured by the EI program if your job is covered by the country in which you are working:

If you are not sure whether the expatriate worker's job is insured under Canada's EI program, call the Canada Revenue Agency at 1-800-959-5525.

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