



# MONTHLY NEWS

*Recognized Experts in Relocation*



**BR Anchor Publishing**

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## International Health Insurance for Expatriates

**by David G. Tompkins, President, TFG Global Insurance Solutions Ltd.**

Moving abroad is often an exciting adventure and opportunity for many expatriates around the world. People frequently move abroad to take an overseas position, retire overseas or simply travel the world for a few years. Alternatively, many others accept short-term international assignments or study abroad for a year. It is common for these latter individuals and families to simply obtain a travel medical insurance plan that only covers emergency medical expenses outside their country of citizenship; it will not cover non-emergent claims such as checkups or chronic illnesses. Additionally, it will cease after a year, possibly leaving you and your family without coverage even if you return back home. It is also very likely that your domestic health insurance did not move with you.

### Coverage Areas

If you are traveling or moving abroad for more than a year, it is vital that you obtain an international health insurance policy that will meet your unique requirements.

An expat health insurance plan will generally cover you worldwide including or excluding the United States. Since the USA has the most expensive health care costs in the world, excluding the USA will generally save you 30–50 percent in your premiums. If you are an American citizen, you will most likely want to include care in the USA, unless you will be keeping your domestic cover or are over 65 and will have Medicare. Non-US citizens will want to obtain a plan including medical care in the USA if they will be residing in a country close to the USA, will be spending time there or if they simply want to be able to access care worldwide including the United States, which has some of the best hospitals and doctors. Some people will choose large deductibles to help reduce the premium costs.

### Medical Underwriting

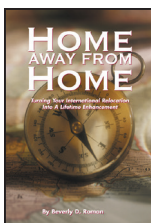
Most international insurance plans will require medical underwriting before they agree to cover you and your family. This usually consists of medical questions on an application form that is online or offline. If you have a preexisting medical condition, it is vital that you declare it and see if the underwriter can cover it. Some plans will cover you without any medical underwriting, but will simply exclude any condition related to a preexisting medical condition at claim time. The individual expat health plans are not PPACA (Obama Care) compliant.

### Coverage Options

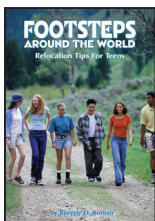
Most expat health plans will provide a basic level of inpatient care, which is otherwise known as hospital care. You can then add a variety of coverage options, starting with outpatient care — including seeing your doctor for medical checkups, scans and other tests done outside a hospital. Other options that you can choose from also include medicine, dental and vision care, and medical evacuation. If you reside in a region with limited medical capabilities, it is wise to get an expat healthcare plan that includes evacuation coverage.

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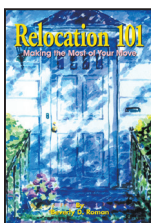
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### Choosing a Plan

It is important to examine several different plans before making your choice. Be sure to read the plan terms and conditions as these vary greatly, but also look at the financial strength of the provider. It is vital that you make sure the insurer offers a large global network that you can have easy access to in the event of a claim, including your choice of hospitals and direct reimbursement when possible. If you are going abroad permanently, it is also critical to choose a plan that will cover for life without medical underwriting at renewal. Also, if you are living in a country that is experiencing terrorism or civil strife, check to see if the plan will exclude war or terrorism.

With international health insurance, as with most things, you get what you pay for. Make sure you get the right international health insurance plan based on your needs and budget. An experienced international insurance broker will help you choose the correct plan based on your unique requirements.



**David G. Tompkins, CLU**, of TFG Global Insurance Solutions Ltd. owns and operates Expat Financial and has worked as an international insurance broker since 1997. His firm offers international health insurance plans to individual expatriates and has become a leading source of expatriate insurance plans, including expat life and disability insurance. TFG Global can also offer group expatriate health plans to multinational employers and can even source special risk insurance for high-risk countries. He may be reached by telephone at (604) 628-0426 or via e-mail at [info@tfgglobal.com](mailto:info@tfgglobal.com) or via [www.expatfinancial.com](http://www.expatfinancial.com)



## ANCHOR DROPS

In an emergency, people often forget their telephone number and/or address, and especially directions to their new home. Before an emergency arises, consider these home safety procedures:

- Write down basic directions to your home and keep a copy near each telephone. Also good for baby sitters, or visiting guests.
- Locate the closest hospitals, doctors with directions and telephone numbers.
- Install new locks on a previously owned home or rental property.
- Plan one or two exit routes for your family in case of fire, and review these with your family.
- Install nightlights, sensor lights and timers inside and outside the home.
- Keep flashlights accessible.
- Purchase a fire extinguisher for your home and have it readily available.



*About the Author:* Beverly Roman is the author of more than 30 relocation books, all of which align with experts' recommendations for relocating families. The author also served as founding Chairperson for Families in Global Transition, Inc. (FIGT) from 2001-2004. She currently writes and consults for BR Anchor Publishing, LLC and NewMarket Services, Inc.

## Upcoming Features

- *The Long-Distance Marriage: Managing Challenges in the Relocation Process* by Heidi Ravis, Global Services Team Leader, Ricklin-Echikson Associates (REA)
- *Maintaining Holiday Traditions While Living Abroad* by Beverly D. Roman, Author/Consultant, BR Anchor Publishing

## Amy's Research Findings

### Choosing the Right Expatriate Plan

Corporations make large investments in expatriates—both in assignment costs and time invested by the HR team and local management. With globally mobile workforces estimated to grow at more than 10% a year, it's worth considering what type of benefit plan will deliver optimal results.

The type of expatriate has the greatest impact on the type of benefit plan. So-called “global nomads,” those who frequently move from expatriate assignment to assignment—along with traditional two to five year expatriates—are most frequently covered with expatriate specific or home country plans. Long-term expatriates, with more than five years in-country, tend to have localized benefits via the host country plan. A recent study by Mercer (Switzerland) SA confirmed this finding.

*Source:* A Multinational Perspective The Growing Global Workforce Metlife



[Amy L. Roman](#) has a BS in Business Marketing from Penn State University, and an MA in Counseling and Psychology from Lesley University. Amy has worked in the field of publishing since 1994. Her business and counseling background, combined with her 24 relocation experiences contribute to her relocation expertise and are a perfect fit with BR Anchor Publishing's moving books.