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Travelling, discovering the world and its different cultures, meeting clients and colleagues in other countries, visiting family members living in different cities around the world, and accepting job postings abroad... these are all fascinating and enriching experiences!

Since such experiences occur more and more often these days, Industrial Alliance has decided to devote this INFO Bulletin to insurance coverage available outside Canada. Our 4th quarter edition includes two articles on two different coverage options available to people who travel abroad for extended periods of time: Extended Travel Insurance and Expatriate Insurance. Each article provides a description of the available coverage options and points out the differences between them.



BENEFITS

Extended Travel Insurance

Extended Travel Insurance offers the same out-of-province coverage that is available to insureds under standard group benefits. The only difference is that the limitation associated with the length of stay outside the insured's province of residence is waived. It should be noted that benefits such as life and disability remain the same as well.

Extended Travel Insurance provides coverage for emergency services only. The insured can normally continue to be covered under his/her provincial healthcare plan. All of the same provisions and limitations that apply to standard travel benefits also apply to Extended Travel Insurance and rates vary according to the insured's travel destination.

Administration of the Extended Travel Insurance benefit is simple. When a request is submitted and approved, the additional premium is added to the base health rate of the insured. A new class is set up to make it easier to manage the coverage and a rider is added to the contract.

It should be noted that Extended Travel Insurance is only available to active employees under 65 years old and students, to whom special requirements apply.

For more information on Extended Travel Insurance and applicable rates, please contact your Industrial Alliance Group Account Executive.

On the eve of the upcoming year, we would like to take advantage of this joyous season to thank you for your generous collaboration and wish you Happy Holidays!

May the New Year be filled with prosperity and success!

Your Group Insurance team





BENEFITS

The Need for Expatriate Insurance Products

Globalization has an important impact on the way we do business today. Companies now look for different business opportunities around the globe. They may choose to establish strategic alliances with companies in other countries, consider international mergers and acquisitions or outsource in other areas of the world.

One important consequence of this is that more and more employees have to work outside Canada for extended periods of time, thus creating an increased need for insurance coverage for expatriated employees. It also creates greater needs in terms of assistance, preparation, training, support, coaching and help with problem solving. Companies are therefore looking for new products and services to assist them with these challenges.

The life and health insurance industry is adapting to this new reality, and as a result, group insurance products that are specially designed for expatriates have begun to appear on the market. Most products are developed in partnership with companies that already have solid expertise on an international level and a contact network that is already well established throughout the world.

What is Expatriate Insurance?

Expatriate insurance products are very similar to regular group insurance products. They offer life and disability insurance as well as coverage for health and dental care expenses in order to provide coverage for expatriate employees and

their family members. Generally speaking, expatriate insurance products are more comprehensive, since they also cover non-emergency services and do not have the standard repatriation clauses usually found in group travel insurance contracts.

What are the Advantages of Expatriate Insurance?

Expatriate insurance helps provide peace of mind to employees working in foreign countries. This in turn enables them to concentrate fully on their work. Expatriate insurance also allows employers to rely on experienced organizations to assist their employees. The ability to attract competent employees with the necessary skills who are willing to accept postings in other countries can prove an enormous competitive edge. Therefore, having access to a comprehensive expatriate insurance product constitutes a significant advantage for companies that operate abroad. It is important to note that, because expatriate insurance can be included as part of a group insurance plan, group advantages such as convenient billing and administration procedures also apply.

What is Included in Expatriate Insurance?

As with other insurance products, coverage can vary from provider to provider. Industrial Alliance's expatriate insurance product is very competitive and comprehensive. It includes medical and hospital care, accidental dental treatment, preventive care, maternity

expenses, emergency travel health benefits, dental care and life and disability benefits. Several other coverage options can also be added, such as vision care, home care benefits and expatriate support program.

What is an Expatriate Support Program?

An expatriate's success depends on a number of factors. An international assignment creates a great deal of stress and presents many challenges to both employees and their families. It is therefore important that expatriates be able to rely on an effective employee support program. Many types of services can be included in this type of program:

- Selection and preparation services
- Cross-cultural business training
- International security briefing
- Destination services
- International EAP
- Global HR disaster management and recovery services
- Repatriation services

Industrial Alliance is committed to offering an expatriate insurance product that meets its clients' needs and expectations. We invite you to contact your Group Benefit Advisor or your Industrial Alliance Group Account Executive to learn more about the products and services available to expatriate employees.

Your Input

We are always interested in hearing from you. If you have any comments or questions regarding any of the articles included in this bulletin, or if you would like a particular topic to be covered in a future issue, please contact your Group Account Executive.

About Industrial Alliance The INFO Bulletin is presented to you by Industrial Alliance.

Industrial Alliance is among the most solid financial institutions in the country and is a leader in insurance and financial services. With offices from coast to coast, Industrial Alliance insures more

than 1.7 million Canadians and has over \$30.9 billion in assets under management and under administration, making it the 5th largest life and health insurance provider in Canada.