XN
EXPAT PLUS
PROGRAM

The XN Expat PLUS program offers a variety of comprehensive health insurance plans that protect an expatriate and their family from unpredictable circumstances while abroad.

XN's team of international health insurance specialists will navigate a range of expatriate plans that offer basic accident and sickness insurance to war risk insurance to find the most appropriate insurance plan for the expatriate. Expat PLUS coverage includes no deductible, coverage for prescription medication and no requirement of prior authorization to obtain medical treatment.

COVERAGE FEATURES

- Allows for up to 3 months of supplemental medical coverage bridging the gap while the insured re-applies for provincial health care benefits on return to Canada.*
- Covers medication required to avoid specific ailments that are prevalent in the area of posting (eg. anti-malaria, yellow fever, hepatitis etc.)
- Covers travel expenses in the event of a medical emergency for which proper treatment is not available locally.
- 24-hours-a-day assistance for medical emergencies
- Salary continuance with a maximum monthly benefit is $5,500/month ($3,500/month for non-Canadians)

- Covers an accidental death or dismemberment or permanent, total disability resulting from an accident. Available up to a maximum of $400,000 ($200,000 for non-Canadians)
- Life Insurance — Identical to the above including a death by natural causes. Available up to a maximum of $300,000 ($200,000 for non-Canadians)
- Dental Coverage — Coverage for basic and preventive dental care including regular maintenance and check-ups
- Liability Coverage — Available in conjunction with either Accident & Sickness or Personal Effects coverage. Insures personal liability for individuals and families posted abroad**•

* Included for Canadians-only insured for over 6 months
** NOT available in the U.S.A.

XN WORKS WITH BROKERS, RELOCATION MANAGEMENT COMPANIES & CORPORATIONS TO PROVIDE **INTERNATIONAL INSURANCE FOR THOSE WHO MOVE AROUND THE WORLD**

WORLDWIDE INSURANCE

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