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Expatriate Benefits for Canadians & Foreign Nationals

Security & peace of mind for people working outside of their home country.

Many Canadian employers need to send Canadian employees abroad, as well as hire Foreign Nationals to work on international work assignments of varying duration to meet client needs on a global basis. The provision of a comprehensive benefits package designed for expatriate employees and any accompanying dependents is essential to provide the security and peace of mind for those asked to leave their home country to work in an unknown environment.

Employers cannot expect the Provincial Medicare plans or domestic benefit plans to provide the coverage required as both have significant contract exclusions or limitations.



Why should Canadian employers worry about providing adequate Expatriate Benefits?

In its simplest terms we believe it is because:

1. You are sending employees and perhaps their dependents into a foreign and sometimes hostile and unknown environment;
2. You have a responsibility to the expatriate employee and their family members to ensure that they are adequately and properly protected at all times;
3. You have a responsibility to minimize corporate risk to the maximum extent possible.
4. You can add value to the employer/employee relationship by instilling trust and peace of mind in the mind of the expatriate and his/her spouse.

Who is an Expatriate Employee?

An 'Expatriate' is a Canadian citizen, or a third country Foreign National that you, as the employer, have asked to accept an assignment outside of their respective home country, on a temporary or long term basis. They may be full-time employees of your firm, or independent contractors hired for their special talents for a specific project. These individuals work on various international projects as required to meet the needs of clients no matter where the assignment.

Your international workforce may also consist of locally engaged foreign nationals in the country in which you are operating. They present a slightly different problem in terms of benefit coverage, particularly if you are trying to provide benefits that are common in the locale. Employees that you bring into Canada from another country to work on a project are another possibility where special insurance coverage is required. They may, or may not qualify for Provincial Medicare benefits, or for your domestic benefits program.



Want to learn more? Contact us today!

Maclagan Inc. has a wealth of experience in developing and implementing an Expatriate Benefits Program for international assignees on a global basis. For additional information, including a checklist to measure your current expatriate benefit arrangements against, please contact us as indicated below, or [click here to fill out an information request form.](#)



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