



May 2019

Hiring Foreign Workers

Increasingly, employers are hiring employees from outside of Canada. Upon arrival to Canada, employees should apply for the applicable provincial plan coverage if they:

- are remaining in Canada on an extended work term
- are relocating to Canada on a permanent basis

Typically, there is a 3 month waiting period for provincial plan coverage to become effective. It's most important for these employees to purchase "Visitors to Canada" insurance during this interim period to ensure they are covered in the event of hospitalization or if a Doctors' visit is required. This type of coverage is intended not only for those who are visiting Canada, but also for those who are awaiting provincial plan coverage.

Proof of 'Visitors to Canada' insurance coverage must be presented to RWAM in order for an employee to be enrolled in the group plan, prior to the provincial plan coverage effective date. (Note applicable waiting periods apply.)

Please note however, that Out-of-Canada (OOC) group coverage will not be added for these employees until their provincial plan coverage becomes effective (equivalent provincial plan coverage is not sufficient).

If employees anticipate returning home for visits, they should ensure that the medical coverage from their home country is maintained until the provincial plan coverage is effective, RWAM has been advised and the OOC benefit has been added.

A similar communication will be sent to RWAM Plan Sponsors that provide Out-of-Country coverage.

If you have any questions, please contact Heather Aguiar at RWAM Insurance Administrators Inc.
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