

PEACE OF MIND

**WE DON'T SELL YOU TRAVEL INSURANCE,
WE HELP YOU BUY TRAVEL INSURANCE!**

To our loyal clients and potential new customers: Another summer is upon us and we are busy doing the leg work to ensure we still have the best coverage and best price for your travel insurance this year.

Our Number 1 Priority has always been to provide you with quality travel insurance at a good price and with exceptional service. We want to be your first choice for travel insurance. Our team of licensed brokers will work together with you to achieve this goal for all your travel insurance needs. We look forward to hearing from you, so don't delay. Check out the section on our Early Bird Specials to be sure you get the best deal possible on your travel insurance this year.

What's new this year?

Processing Centre

We have reorganized our staff to serve you better. We have now implemented a fully functional processing centre in our Winnipeg office. Effective immediately, the best way to get the fastest service is to mail your application to our Winnipeg location for processing. This will free up the staff in our Calgary office to take your phone calls, and your policy will still get processed fast and efficiently by our Winnipeg team. Even if you dealt with a broker in Calgary, you can mail your application and payment to Winnipeg, and, with the wonder of technology, your broker in Calgary will still have access to see the mail you send to Winnipeg!!!

Improved Telephone Access

In the past, when you called our office, you either got a live person or a voicemail. Now, we have changed our phone system to handle your call to ensure that if your call is urgent, that you have the option of waiting on the line until a broker is available, without having to leave a message and wait by the phone for a call back. If your call is not urgent, or you don't want to wait on the line, then you can still leave a message.

Get More Information on the Web

In 2010, we launched a pilot project for paperless medical questionnaires to anyone with internet access who was interested in submitting their medical questionnaire online.

The program was such a resounding success that for 2011, we have implemented a new and improved online quoting and client portal system, called "My Medi-Quote" for our clients.

The industry's first online access to everything about your travel insurance policy is now available! Convenience at its best. Visit www.mediquote.ca to:

- submit an online request for quote
- receive personalized quote recommendations based on your specific needs
- apply for travel insurance online, no paper required
- And stay tuned for much more!!

New Payment Option

In addition to our regular Early Bird sale, we now offer more payment choices!!! We are proud to offer a deferred payment option for our clients to choose from. Here's how it works:

- A. Contact Snowbird Medi-Quote for a quote by phone or by accessing "My Medi-Quote".
- B. Nail down your policy choices and lock in your choice by sending two cheques in payment of your premium:
 1. An initial payment by cheque of \$50 per person to lock in your policy
 2. A second post-dated cheque for the rest of the premium dated three weeks before your departure date.
- C. We will hold your second cheque until the date of the cheque. You get the benefit of the Early Bird rates, and don't have to pay until just before you leave!

Or you can still pay with your credit card, if you prefer to pay at the time of booking your policy!!!
Unfortunately not all our companies participate in this program... ask your broker.

We wish you safe and happy travels again this year and we thank you for your continued trust and support. If you are happy with our service, tell your friends. If you are not happy, tell us!!!

 *The Team at Snowbird Medi-Quote*



NEW PHONE PROMPTS

Press 1 for general information, such as location and hours, or duplicate copies of policy documents

Press 2 to speak to a broker about travel insurance

Press 3 to leave a voicemail

CONTENTS

- 2 Early Bird Sale
- 2 Closer Connections Requirement – Clearing up the Confusion
- 3 How Do You Shop For Travel Insurance?
- 3 Arizona 2011
- 3 Did You Also Know?
- 4 Travel Warnings and What They Mean to the Traveller
- 4 Consultations Take Time
- 4 Refer-A-Friend Contest

EARLY BIRD SALE

It's Early Bird Time again!! Insurance rates will be going up in the fall, and we are offering our clients a chance to save money. Here's how you do it:

- Contact us when you get this newsletter to get a tentative quote based on your tentative travel plans for fall.
- We will provide you with a price quote with the early bird prices and let you know when we expect the prices to go up so you can book your policy BEFORE this happens.

Then you have two options:

- Arrange with your broker to have them complete your application and hold it for processing and payment *JUST* before the rates go up.
- **NEW THIS YEAR:** Lock in your quote based on your tentative dates (you can always change them closer to your departure without penalty) and send in two cheques – one for \$50 per person *now* to lock in your selection, and the balance on a post dated cheque dated for 3 weeks before you depart on your trip. (Please note that this payment option is only available when paying by cheque and when purchasing from certain companies.)



CLOSER CONNECTIONS REQUIREMENT – CLEARING UP THE CONFUSION

By David Christianson, BA, CFP, R.F.P., TEP
Wellington West Total Wealth Management

If you spend a significant amount of time in the US each year, then the IRS (the American Internal Revenue Service) wants to know about you, and wants you to show them that you have a closer connection to Canada than to the US.

If you do not file the required forms, then the IRS has the right to request you to file an actual US tax return. You don't want that.

If you spent 31 days or more in the US in 2010, then the IRS filing requirements MAY apply to you, depending on how much time you spent there in 2008 and 2009.

If you spent more than 121 days in the US in each of the last three years, then this filing requirement absolutely applies to you.

First, you have to do a three-year calculation that determines whether or not you have a "substantial presence" in the US, based on the IRS rules.

What most Canadians don't realize is that when they visit the US, they are travelling on a visitor's visa, and they are there by permission of the US government. If a person stays there 121 days and does that for three years in a row, then that person has established a "substantial presence" in the US, and should therefore be taxed as an American, unless that person has a "closer connection" to another country, like Canada.

People with such a "closer connection" are provided an exemption from filing a full US tax return if they file Form 8840 on time. However, failure to file can result in denial of the exemption, and the resulting requirement to file a US return.

So, the process is to use IRS Form 8840, the *Closer Connection Exception Statement for Aliens*. www.irs.gov/pub/irs-pdf/f8840.pdf

This helps you determine your status, and provides a list of questions to establish your closer connection to Canada.

You meet the substantial presence test if you are physically present in the US for at least:

- 31 days during 2010, and
- 183 days during the period 2010, 2009, and 2008, counting *all* of the days of physical presence in 2010, *one third* of the days of presence in 2009 and *one sixth* the number of days in 2008.

For example, 121 days each year looks like this:

- 2010 – 121 days
- 2009 – 40 days (one-third of 121)
- 2008 – 20 days (one-sixth of 121)
- Total days – 181, and therefore, no substantial presence (but darn close.)

Don't count days that you commute to work in the US, days travelling, or days you were unable to leave due to a medical problem that developed while you were in the US.

If the total of your three years of visits adds up to 183 days based on the formula, then you have a "substantial presence." If you wish to avoid filing a US tax return, you then must prove that you have a "closer connection" to Canada than to the US.

To have your own fun with the IRS code, log onto www.irs.gov and explore. Like most aspects of life, tax compliance can seem more complicated all the time. But this one is actually pretty simple and straightforward, once you have worked through it once or twice.

Don't be intimidated by it, or bury your head in the sand. The IRS and Border Service are becoming more closely connected themselves, so it is best to comply voluntarily, before they ask. In that case, they can deny the exemptions that normally apply.

Even if you have missed the June 15 deadline to file the Form 8840, file one now and get in the system. They will be more flexible with you if you have simply been late, as opposed to ignoring the requirement completely.

This article is meant as an introduction to this topic and should not in any way be construed as a replacement for personalized professional advice.

HOW DO YOU SHOP FOR TRAVEL INSURANCE?

We have been in this business for many years, and during that time, we have seen many people who buy their travel insurance purely by price alone. They don't worry about what coverage they might have, the maximum limit, or even what might be excluded from coverage. Why? Because they simply don't think it will happen to them.

Chances are it won't happen to you. But what if it did? What if something was to happen to you and it wasn't covered by your policy? You could lose all the assets

you have worked so hard to accumulate. Or worse yet, your surviving spouse could be bankrupted paying for the bills for your treatment even though you didn't make it.

This is not the legacy you want to leave. Take care and attention to ensure you get the best coverage. You don't have to sacrifice price! You just have to buy your coverage from someone you can trust that is an expert in travel insurance and all the ins and outs who will take the time to ensure your policy is right for you.



DID YOU ALSO KNOW?

- Ever think you were calling our Calgary office and wound up talking to someone in Winnipeg? Our phones are set up to automatically route you to whichever office is able to handle your call. Want to speak to someone specific? No problem! Just ask for that person and we can transfer your call, no matter where that person is located.
- Beware of old business cards with our old address. Our Winnipeg office moved over a year ago. Please be sure you use our **Pandora** address to mail your application to us!
- Have you requested a quote for Health and Dental Benefits for when you are in Canada? We offer insurance for more than just travelling!
- Snowbird Medi-Quote is independently owned. Many think we are somehow related to an association in Toronto with a similar name ... We are not! We have offices in Winnipeg and Calgary, not in Toronto, and we are proud of our Western roots!
- Book your one-on-one consultation in person by making an appointment at our Calgary or Winnipeg office.

Snowbird Medi-Quote – Winnipeg 505 Pandora Avenue West
Winnipeg, MB R2C 1M8

Snowbird Medi-Quote – Calgary 205–259 Midpark Way SE
Calgary, AB T2X 1M2

CALL **1-800-661-3098**, or locally @ **403-259-2969** in Calgary
or @ **204-947-9210** in Winnipeg for a quote or to lock in your rates today!!!

ARIZONA 2011

This year marked our 6th trek down to Arizona to visit our clients and potential clients! We love to meet you!!! Thanks to all who made the effort to come to the Marketplace in Mesa and Yuma to meet us back in February. The winners of our two 'Dinner for Two' prizes are posted on our website.

We will update all clients who subscribe to our email newsletter of our plans as we get closer to February 2012!!! Perhaps you should make plans to drop by next year... See what thank-you gifts we give to our clients who make the effort to come see us.

We hope to see you down there.

BUYER'S GUIDE

Are you a rookie snowbird? We have spent some time pulling together all the information you will need to ensure that your trip doesn't come with any surprises!! Access your complete Buyer's Guide by clicking on www.mediquote.ca. Arm yourself with what everyone should know when purchasing travel insurance.

FIND US ON FACEBOOK

We love to educate our clients on the ins and outs of travelling and travel insurance. We post an article weekly on our Facebook site. Become a fan before August 31st and win a prize!! Log on to find out the details.

Not on Facebook? You can still view our posts by accessing our Facebook site through our regular website www.mediquote.ca. Look for the link to Facebook to see what information you have been missing!

2012 LEAP YEAR

Remember: February has 29 days in 2012. Add one extra day during your stay in the month of February 2012.

SURVEY SAYS...

Go to mediquote.ca to see the results of our recent client satisfaction survey

TRAVEL WARNINGS AND WHAT THEY MEAN TO THE TRAVELLER

This year has been busy for the people who work at the government department charged with the safety of Canadian travellers. They have issued travel warnings for numerous countries this year for a variety of reasons including Egypt, Syria, Mexico, Yemen, Japan, and others.

The decision to travel is the sole responsibility of you as the traveller. The traveller is also responsible for his or her own personal safety. The purpose of this Travel Report is to provide Canadians with up-to-date information to enable them to make well-informed decisions. This article is to ensure you know how these travel warnings can affect your travel insurance should you choose to travel to a destination where a travel advisory has been issued.

Although you may not be thinking of travelling to Syria or Yemen anytime soon, Mexico is on the list for many Snowbirds who winter in Texas or Arizona due to its proximity and the plethora of cheap products and services available there.

If you look at the advisory issued for Mexico at <http://www.voyage.gc.ca> and select Mexico from the list of countries, you will see that, while most of the country is okay to travel to, border areas between

the US and Mexico are included in the subject of the current travel advisory warning Canadians against non-essential travel to those areas. So, if you decide to go to one of the locations listed under that warning, and your policy contains an exclusion against travelling to these areas, then you may not have coverage during the time you are in that area.

Many people don't realize that with a warning like this, your travel insurance coverage may not cover you if you decide to travel to a border area of Mexico despite the warning.

Travel Medical Insurance policies are as varied as there are companies that sell Travel Medical Insurance. We recommend you check the Exclusion Section of your policy to determine what rules apply to you should you decide to travel to *any* part of Mexico next winter. The possibilities are as varied as the policies themselves, so you may wish to call the company you purchased the policy through for their interpretation and advice on the matter.

Life has risks! It's not a good idea to take a risk that is not worth it!! But don't forget the importance of living life to the fullest!!!

Why don't we offer more information about our travel medical insurance on-line?

The internet offers *information*; at Snowbird Medi-Quote, we offer *knowledge and expertise* to ensure the policy you buy is the best one based on your specific needs. Let us make sure you have the best value for your money while providing the most suitable coverage for your specific situation.

CONSULTATIONS TAKE TIME

Our clients sometimes ask us why it has been difficult to get a hold of our brokers in the past. They leave a message, and sometimes telephone tag ensues.

Each time someone calls in for a quote for travel insurance, our brokers do a full one-on-one consultation to ensure that we understand their needs in full and have all the specific information about their medical history that we need to provide an accurate recommendation for the travel insurance for their next trip. This is the best way to ensure we are providing the best coverage and best price based on our client's unique needs. Rushing into a policy could be a costly mistake. We appreciate your patience while we assist all of our clients to get the one-on-one consultation they need to set up their travel insurance the right way.



505 Pandora Avenue West • Winnipeg, MB R2C 1M8
Tel: (204) 947-9210 • Fax: (204) 895-2918

205-259 Midpark Way SE • Calgary, AB T2X 1M2
Tel: (403) 259-2969 • Fax: (403) 259-2918

CALL TOLL FREE: 1-800-661-3098
INFO@MEDIQUOTE.CA
www.mediquote.ca

REFER-A-FRIEND CONTEST 2011

Thank you for trusting us with your insurance, and for telling your friends about us. See our website for 2011 winners and upcoming prizes for next year. If you haven't heard of our Refer-A-Friend Contest... All you have to do is have your friends call us for a quote or send us a quote request through our website. Remember, both you and your friends who get a quote will be entered into our draw. Good luck!!!

New this year: Refer your friends through our new 'My Medi-Quote' client portal, and receive double the entries to our monthly and grand prize draws!!

**These articles are the opinion of Snowbird Medi-Quote only, and are not intended to prejudice any current or future claim.*