



LIVING IN

Retirement

Stopover — at the Church

Going out of town?

Finding a Seventh-day Adventist Church is easier than ever. Visit www.adventist.org/utility/find-a-church and select the Adventist Directory Church Locator link. You can type in a city name or choose from a list of churches on an interactive map. You can see how close the Church is to you, along with links to directions and a map.

Here's another tip: visit www.maps.google.ca enter Seventh-day Adventist Church where it says Search Google Maps. You'll then see dots representing each local church. You can zoom in to the one you are interested in, generate directions, and even print a map with directions.

Prepare to take off!

We're charting a different course with this edition of Living in Retirement. Instead of focusing mainly on your retirement benefits from the Church, we're exploring one of the many benefits of retirement itself — in this case, the freedom to travel.

Here you'll find many tips on preparing and making the most of travelling, while you enjoy your retirement.

Bon voyage!

Before you board

Following these simple steps can help get you ready for a great travel experience.

Plan in advance and learn about your destination. For example, did you know the average lows in Nashville are below 0°C during the winter? You might not think about packing a sweater to watch the Grand Ole Opry. A little bit of advance research means you'll pack the right clothes and equipment.

Do you have special needs, like wheelchair usage? Before you book a hotel stay, find out if it can accommodate you comfortably (such as being wheelchair accessible). And if you're flying, call your airline to make sure they can properly handle any special equipment.

Check in... with your passport. Some countries may refuse you entry if your passport is close to expiring (usually within six months). Did you know you can now renew your Canadian passport for 10 years?

Book a roundtrip with your doctor. Discuss any health concerns and ensure your prescriptions are up to date and are in properly labelled containers. Don't forget to take enough medication with you to last your entire trip and consider the potential for a delay while you're away. Make sure your vaccinations are up-to-date and depending on where you're going, you might need additional shots to protect against certain diseases (for example, Hepatitis).

Ensure you're insured. You have many options for travel insurance. Rates may vary by your age, the amount of time you expect to be out of the country, where you are going and any medical conditions you might have. Be a smart consumer and shop around for the right insurance program for you.

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Call before you go

Although most medical care outside of Canada is eligible for reimbursement from one of our benefits plans for those who have at least 15 Service Credit years, we recommend you contact the Health Benefits Plan Administrator at 1-800-263-7868 or 905-433-3964 before you travel to confirm which medical care services and expenses are generally covered. Also, we encourage you to buy extra individual travel insurance as health care cost can vary widely from country to country.

If you qualify, the Church provides assistance with your individual travel insurance premiums. Please be mindful that reportable expenses are subject to annual and lifetime maximum as outlined in your Health Benefits Plan.

Tip: Don't over insure yourself

Your credit card might already cover certain types of insurance, such as rental car damage, trip interruption, baggage delay or loss, etc. Don't pay extra for what you are already covered for!

It's your health – bank on it!

The type of post-retirement benefits you receive depend on when you retired from the Church:

If you retired before 2006 from an active employment status with at least 15 years of Service Credit, a portion of your outpatient health care expenses are covered. To determine the amount of coverage you have, subtract 5 years from your full years of Service Credit and multiply that result by 2.5%. The maximum coverage is 75%. For example, if you retired in 2005 with 25.6 Service Credit years, your formula would be $(25 - 5) \times 2.5\% = 50\%$. Please note that the Church covers outpatient health care expenses eligible under our benefits plan that are not otherwise covered by your provincial health care plan.

If you retired on or after January 1, 2006 from an active employment status with at least 70 points (age + Service Credit), you qualify for the above coverage, up to 75% reimbursement.

If you retired on or after January 1, 2006 from an active employment status with at least 15 years of Service Credit with less than 70 points, you are eligible for a Health Care Spending Account (HCSA) as part of your Health Allowance. Your HCSA works like a bank account for your health. You can use it to pay for health expenses eligible under the Income Tax Act, for certain additional costs that might not be covered through your provincial health insurance or a spouse's plan. At the end of each year, you can carry forward any money remaining in the HCSA to the next year. However, you must use this amount up within the second year, or else you will forfeit it. Claims cannot be carried over from one year to the next. Visit the Canada Revenue Agency's website at <http://tinyurl.com/CRAhsa> for a list of eligible expenses.

If you retired without at least 15 years of Service Credit, or from non-active service, you do not qualify for post-retirement benefits from the Church.

How long will you be away?

The Internal Revenue Service (IRS) has the power to charge non-US residents income tax if they have a *substantial presence* in the US.

The IRS defines a substantial presence as someone who has spent at least 183 days in the US over the past 3 years, using the following formula: **100% of the days for the current year + 1/3 of the days of the previous year and 1/6 of the days from two years ago**. For example, if you've spent 90 days in the US in each of the past 3 years, the calculation would be $90 + 90/3 + 90/6$ for a total of 135. Since this number is less than 183, you would not need to file US income taxes. Additional rules apply. Please visit www.tinyurl.com/IRStest for details.

And don't forget: there are limits of how long you can be temporarily outside Canada and still be eligible for provincial healthcare coverage. Visit www.tinyurl.com/ProvincialHealthcare for details.





Is your cellphone part of your carry-on?

Have you ever felt like you just got off a red-eye flight when opening your cell phone bill after a trip? Fees for roaming can be substantial, but you can get prepared so there are no surprises when you get home.

Your cell phone provider likely has temporary plans available for a variety of countries, which can help contain your costs. If you don't purchase a travel plan, you might pay several dollars per minute of a phone call. Depending on how long you'll be away, you might consider buying a local SIM card or phone in the country you're visiting.

And don't forget about data! It's not uncommon for Canadians to return home from vacation to see a huge bill for data roaming charges. But with some smart planning, you can minimize your data costs. WiFi is increasingly available around the world — you can turn your data off and only check your phone in WiFi-friendly locations. You also have the option to purchase a data roaming plan or to turn data roaming on and off in your phone's settings so it's only on when you need it.

Think a hotel phone is a good alternative? Think again! While local calls are often (but not always) free, calling long-distance may be another story. Refer to the guide in your hotel room to understand what they're going to charge you as it could be more than you expect. Buying a calling card is a good way to ensure your calls home don't cost as much as your trip.

Also check out new technologies. Google, Skype, Apple FaceTime, Facebook Messenger and other apps offer free video or audio calling between phones and computers. But you need to be on WiFi or have a great data plan, or else be prepared for high costs.

Travel first class

Go to the Apple App Store or Google Play (depending on your smart phone's operating system) and download some of these useful free apps to help improve your travel experience:

Type of App	Examples
Currency converter	XE Currency, OANDA Currency Converter
Flight information	Flight Tracker, FlightStats, or your airline's app
Flight, hotel and rental car discounts	Expedia, Priceline
Free WiFi locator	WiFi Map, Free WiFi Finder
Gas discount finder	Gas Buddy
Hotel discounts	Hotelcoupons.com, Trivago, Hotel Tonight
Maps with GPS	Google Maps
Public Transit	Google Maps or local transit apps, like Moovit
Things to do	Trip Advisor or local apps, like Discover ON
Telecommunications	Google, Skype, Apple FaceTime, Facebook Messenger
Translator	Google Translate, iTranslate
Weather	The Weather Channel, The Weather Network

Here's another money-saving tip: download before you go, or over WiFi, to avoid costly data and roaming fees.

Safe landing with travel insurance

The province where you live sometimes provides limited healthcare coverage when you travel. For example, treatment is usually covered for emergency conditions that arise while you are away. However, provincial plans will only pay for the standard cost of a procedure, as if you'd been treated at home. This limit is usually less than what you'll be charged, so you would need to pay the difference. To help ensure a safe landing when you return home, it's a good idea to get travel medical insurance before you leave.



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Minimizing bank fees

Many Canadian banks now have automatic teller machines in foreign countries and they may offer competitive exchange rates and fees (compared to going to a local currency converter). If you carry cash, particularly US dollars in most countries, you might be able to negotiate a lower price by paying cash to local merchants.



Getting the picture....on exchange rates

If it costs \$0.75 American to buy \$1.00 Canadian, then it should cost \$1.25 Canadian to buy \$1.00 American, right? **Wrong!** In this case it costs \$1.33 Canadian for one US dollar.

It can have a big impact on your budget if you're not clear how exchange rate calculations work. Think of a simpler example: if \$1.00 Canadian can buy £0.50 (0.5 British pounds), then £1.00 can purchase \$2.00 (not \$1.50). That's because, in this example, the British pound is worth double, not 1.5, the value of a Canadian dollar.

To convert your currencies accurately, take the value of a Canadian dollar and divide it by the exchange rate for the currency you are buying. So, if it costs \$0.75 US to buy \$1.00 Canadian, the calculation is $1.00 \div 0.75$, which equals 1.33. This is why it costs \$1.33 Canadian to purchase \$1.00 US when the exchange rate is \$0.75.

Use this formula to see the relative value of your purchases abroad. For example, if a souvenir in Japan costs ¥1,500 (yen) and the exchange rate is ¥90 = \$1.00 Canadian, is the souvenir reasonably priced? Take ¥1,500 and divide it by 90, and you'll see that equals \$16.67. You can then decide if that is a fair price for what you wish to buy.

This document contains information about our benefits and retirement-related programs, but does not replace the official documents of each program. If there is a difference between the information shown here and the official plan documents, the official documents will govern in all cases. This document is not intended to provide legal or financial advice. We recommend you speak with a trusted professional when it comes to financial, medical, or travel advice.

What do you think?

If you have any comments or suggestions about this newsletter, contact us:

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Please visit
www.adventist.ca/retirement
for more information.

We appreciate your feedback!



SEVENTH-DAY ADVENTIST CHURCH