

# Canadian Snowbird Toolkit

## Essential Resources for Canadians Wintering Abroad



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# Quick Reference Guide

## Important Documents Checklist

- Valid Canadian passport (valid for at least 6 months beyond return date)
- Travel insurance policy and contact information
- Provincial health insurance documentation
- Driver's license and International Driving Permit (if needed)
- Copies of prescriptions and medical records
- Power of attorney documents
- Emergency contact information
- Banking information and credit card contact numbers
- Property insurance information
- Travel itinerary with accommodation details

## Emergency Contact Information

- **Global Affairs Canada:** +1-613-996-8885 (collect calls accepted)
- **Emergency Email:** [sos@international.gc.ca](mailto:sos@international.gc.ca)
- **Canadian Consulates:** Full directory by country

# Destination Quick Facts

## Mexico

- **Visa Requirements:** Tourist card (FMM) valid for 180 days
- **Healthcare:** Private insurance recommended, many facilities accept Canadian insurance
- **Banking:** Scotiabank has extensive presence, ATMs widely available
- **Internet:** Good in tourist areas (30-75 Mbps), less reliable in rural areas
- **Canadian Communities:** Puerto Vallarta, San Miguel de Allende, Playa del Carmen
- **Average Winter Temperatures:** 20-30°C (68-86°F)
- **Cost Comparison:** 40-60% lower than Canadian cities

## Panama

- **Visa Requirements:** 180 days visa-free for Canadians
- **Healthcare:** Excellent private hospitals, especially in Panama City
- **Banking:** Uses USD as currency, Canadian credit cards widely accepted
- **Internet:** Very good in Panama City (50-100 Mbps), variable elsewhere
- **Canadian Communities:** Panama City, Boquete, Coronado
- **Average Winter Temperatures:** 24-32°C (75-90°F)
- **Cost Comparison:** 30-45% lower than Canadian cities

## Costa Rica

- **Visa Requirements:** 90 days visa-free, can extend or border run
- **Healthcare:** High-quality private healthcare, many doctors US-trained
- **Banking:** Use credit cards or ATMs, bring USD for best exchange rates
- **Internet:** Reliable in Central Valley and coastal towns (20-50 Mbps)
- **Canadian Communities:** San José suburbs, Tamarindo, Jacó
- **Average Winter Temperatures:** 25-32°C (77-90°F)
- **Cost Comparison:** 30-50% lower than Canadian cities

## Colombia

- **Visa Requirements:** 90 days visa-free, can extend to 180 days per year
- **Healthcare:** High-quality, affordable private healthcare
- **Banking:** ATMs available in cities, credit cards accepted in tourist areas
- **Internet:** Excellent in major cities (30-100 Mbps)
- **Canadian Communities:** Medellín (El Poblado), Cartagena
- **Average Winter Temperatures:** 20-28°C (68-82°F) (varies by altitude)
- **Cost Comparison:** 50-70% lower than Canadian cities

# Provincial Health Insurance Rules

## Ontario (OHIP)

- Can be absent for up to **212 days** in any 12-month period
- Must be physically present in Ontario for at least 153 days in any 12-month period
- Notify Service Ontario of extended absence

## British Columbia (MSP)

- Can be absent for up to **6 months** in a calendar year
- Longer absences may be permitted for vacation only (up to 7 months)
- Must complete temporary absence form for extended stays

## Alberta (AHCIP)

- Can be absent for up to **6 months** in a 12-month period
- Notify Alberta Health of departure and return dates
- Coverage may be extended for up to 4 years with annual renewal

## Quebec (RAMQ)

- Can be absent for up to **183 days** per calendar year (excluding trips of 21 days or less)
- Notify RAMQ of departure and return dates
- Temporary absence form required for stays over 3 months

# Tax Considerations

## Residency Status

- Physical presence in Canada is only one factor in determining tax residency
- Maintaining significant residential ties to Canada (home, spouse, dependents) typically means you remain a tax resident
- File Canadian tax returns regardless of where you spend the winter

## Foreign Income

- Report all worldwide income on Canadian tax returns
- Foreign tax credits available to prevent double taxation
- T1135 Foreign Income Verification form required if foreign assets exceed \$100,000 CAD

## Record Keeping



Track exact days inside and outside Canada



Keep all boarding passes and travel documentation



Document financial transactions while abroad



Maintain proof of Canadian residential ties

# Home Security During Absence

## Before Departure Checklist

- Install timers on lights and electronics
- Stop mail and newspaper delivery
- Arrange for snow removal and lawn care
- Adjust thermostat (not below 13°C/55°F to prevent freezing)
- Unplug non-essential electronics
- Turn off water main and drain pipes in cold climates
- Notify trusted neighbors of your absence
- Secure all windows and doors
- Test smoke and carbon monoxide detectors
- Consider smart home monitoring systems

## Home Watch Services

Most insurance policies require regular home checks while you're away. Options include:

 Professional home watch services (approximately \$50-100 per visit)

 Trusted friends or family members

 Property management companies

 Smart home monitoring systems with professional monitoring

# Banking & Finance Tips

## Before You Leave

-  Notify financial institutions of travel plans
-  Set up online banking and mobile apps
-  Establish automatic bill payments
-  Consider setting up a USD account
-  Order currency for your destination

## While Abroad

- Use credit cards with no foreign transaction fees
- Withdraw larger amounts less frequently to minimize ATM fees
- Keep at least two different payment methods available
- Monitor accounts regularly for suspicious activity
- Use secure connections for online banking

## Money Transfer Options

Wise (formerly TransferWise)

Low-fee international transfers

XE Money Transfer

Good exchange rates, no transfer fees

OFX

Better rates for larger transfers

Bank Wire Transfers

Higher fees but secure for large amounts

# Communication Solutions

## Phone Options



### Roaming Packages

Check with your Canadian provider for snowbird packages



### Local SIM Cards

Purchase in destination country for lowest rates



### eSIM Services

Airalo, GigSky offer digital SIMs without changing cards



### VoIP Services

Use WhatsApp, FaceTime, or Signal for free calls over WiFi

## Internet Access



### Accommodation

Confirm internet speeds before booking



### Portable Hotspots

Consider Skyroam or Keepgo for backup internet



### Public WiFi

Use VPN for security when using public networks



### Coworking Spaces

Available in most snowbird destinations for reliable internet

# Healthcare Abroad

## Insurance Requirements

- Provincial health insurance provides limited or no coverage abroad
- Comprehensive travel medical insurance is essential
- Pre-existing conditions must be declared
- Consider policies specifically designed for snowbirds (longer terms)

## Medication Tips

-  Bring sufficient supply for entire stay plus extra
-  Keep medications in original containers with labels
-  Bring copy of prescriptions using generic names
-  Research equivalent medication names in destination country
-  Check if medications are legal at your destination

## Finding Healthcare Providers

International Association for Medical Assistance to Travelers (IAMAT)

Directory of English-speaking doctors

Joint Commission International (JCI)

Accredited international hospitals

Canadian Consulates

Can provide lists of local medical facilities

Expatriate Forums

Often have recommendations for trusted providers

# Returning to Canada

## Customs Considerations

**Personal Exemptions:** Based on length of absence:

24+ hours

\$200 CAD

48+ hours

\$800 CAD

7+ days

\$800 CAD

- Alcohol and tobacco limits vary by province
- Declare all food, plants, and animals

## Documentation for Return



Keep proof of departure date from Canada



Save receipts for major purchases



Document any repairs or modifications to items you brought with you



Be prepared to show proof of funds/financial support during your absence

## Post-Return Tasks

- Check in with provincial health insurance if required
- Notify financial institutions of your return
- Resume mail and other services
- Schedule home maintenance to address any issues

# Useful Apps for Canadian Snowbirds

## Travel & Documentation



### ArriveCAN

For returning to Canada



### Smart Traveller

Government travel advisories



### Triplt

Organizes all travel documents and itineraries

## Finance



### XE Currency

Real-time currency conversion



### Wise

International money transfers



### Mint

Track expenses across accounts

## Health & Safety



### Travel Health Companion

Medication tracking and health information



### Emergency Medical Center Locator

Find nearby medical facilities



### First Aid by Red Cross

Emergency first aid information

## Communication



### WhatsApp

Free messaging and calls



### Google Translate

Real-time translation



### ExpressVPN

Secure internet connection and access to Canadian content

# Additional Resources

## Government Resources



[Travel.gc.ca](https://travel.gc.ca)

Official Canadian government travel information



[Canadian Snowbird Association](https://www.csa.ca)

Advocacy organization for traveling Canadians



[Global Affairs Canada](https://www.international.gc.ca)

Consular services and assistance abroad

## Community Forums



[Snowbird Forums](https://www.snowbirdforums.com)

Discussion boards for Canadian snowbirds



[Expatriate.com](https://www.expats.com)

Expatriate communities by country



[InterNations](https://www.inter-nations.com)

Global expat network with local events

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