A tropical beach scene with palm trees and lounge chairs. Two people are relaxing in lounge chairs on a sandy beach. In the foreground, there are some papers and a small box on the sand. The background shows the ocean and a sunset sky.

Canadian Snowbird Toolkit

Essential Resources for Canadians Wintering Abroad



by Kymm Dracup

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
- **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

Record Keeping



Track exact days inside and outside Canada



Document financial transactions while abroad

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



Keep all boarding passes and travel documentation



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

Expat 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://canadiansnowbirdassociation.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.internations.org)

Global expat network with local events

Disclaimer and Copyright

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