

Military Family Services US Family Guide 2020



MFSP
MILITARY FAMILY
SERVICES PROGRAM
UNITED STATES

For Families, By Families

CONGRATULATIONS ON YOUR OUTCAN POSTING!

Military Family Services (MFS) is excited to welcome you and your family to the United States! The Military Family Services United States (MFSUS) Family Guide is meant to compliment the NORAD (North American Defense) and CDLS(W) ((Canadian Defense Liaison Staff (Washington)) Welcome Books and websites where you will find all the processes and procedures needed to follow making sure your “i’s” are dotted and “t’s” are crossed. Please contact your local Orderly Room if you have not received a copy or the link to the online version. The books and sites you will use will be dependent upon with which organization your CAF member is affiliated, NORAD or CDLS(W). In this guide we will:

- a) focus in on some issues particularly important for families and single members to pay attention to,
- b) walk you through a timeline of things that you need to know at different points in your move,
- c) inform you of the programs and services that we offer and
- d) help you understand how MFS programs and services can be of assistance to you and your family during your new adventure in the United States.

MFSUS team is committed to enhancing the quality of life of its community members. As a newcomer, you may at times be overwhelmed with information and experiences as you adapt to a new lifestyle. If you find that you still have questions with the information you have received in your Welcome Package, or through the NORAD or CDLS(W) Welcome Books or Websites, please do not hesitate to contact one of our Military Family Services Coordinators (MFSCs) or MFSUS Outreach Coordinator via email or telephone. If you did not receive a Welcome Package, contact your local MFSC or in the case of remote families, your MFSUS Outreach Coordinator. See pages 6 and 7 for the MFSUS Staff information based on your posting. You can also check us out on [CAFConnection](#) or on our [Social Media pages](#).

We have a monthly newsletter, which provides more generic information for families in all locations in the US, along with pertinent local news for each location. Contact your regional MFSUS Staff to add your personal email to the newsletter list. We use Constant Contact as a platform which works best on a non- DWAN computer, so your personal email is optimal. You will find a substantial amount of information that might be helpful to you as your family prepares, moves, and settles into your new location. Our [MFS website](#) provides a plethora of useful information.

We hope that your stay in the United States will be a rewarding one and that you will have the opportunity to make many new connections to enhance your OUTCAN experience. We encourage you to get involved in your community and to stay connected to your designated MFSUS Staff.

Please come and see us when you arrive or if you are in a remote location just give your designated MFSUS Staff a call to get connected and see what we can do for you. It will be our pleasure to meet you either in person or virtually. Staff hours are different at each location, so be sure to check the local office hours at [MFS Locations](#). We look forward to meeting you!

Let us help you...

PREPARE MOVE ARRIVE CONNECT SETTLE THRIVE!

TABLE OF CONTENTS

CONGRATULATIONS ON YOUR OUTCAN POSTING! 2

YOUR SUPPORT TEAM 5

- What does Military Family Services look like in the United States? 5**
- How do I know who my MFS Staff is?? 6**
- Contact your Local MFS Coordinator and National Staff 7**
- *Will change this Posting Season 7**
- MFS US – Who are we and whom do we serve 7**
- Partners - CDLS(W) and NORAD 8**
- What’s different about a US posting? 8**
- Facebook 11**
- MFS Website 11**

PREPARE 12

- MFS Support During Your Move 12**
- Online Live Webinars with MFSUS 12**
- Preparing Information Needed to Plan Your Move 13**
 - Inventory – Preparing for the Move 13**
 - US Banking & US Currency | How does this affect my family? 13**
 - Canadian PO Box Address While in the US 14**
 - Official Passport 15**
 - Employment/Employment Insurance 15**
 - Employment Insurance Benefits (from Canada) 15
 - EI Maternity and Paternity Benefits (from Canada) 16
 - Healthcare in the US 17**
 - Understanding the Process 17
 - Preparing Healthcare Documents 17
 - Medical Checkups and Health Documents Preparation 17
 - Optical & Dental Visits (doesn’t have to be before HHT) 18
 - Children’s Education Management (CEM) 18**
 - Preparing for your Child(ren)’s Education 19
 - Contact Schools for Children’s Education on House Hunting Trip 19
 - Child Care 20**
 - MFS Emergency Child Care (ECC) 20
 - Automobile Info & License History 20**
 - Code of Service Discipline in the US 21**
 - Cannabis Policy 21**
 - Absence from Post 21**
 - Moving with Pets 22**
 - Utilities 22**
 - A helpful check list for your House Hunting Trip 22**

ARRIVE 23

- US Documents 23**
 - Military Dependents’ ID Card 23**
 - Employment Authorization Document (EAD) 24**
 - Social Security Number (SSN) 24**
 - Local Driver’s License & Registration of Vehicles 24**
- Healthcare Program for Canadians OUTCAN 25**
 - Who Is TRICARE and Allianz? 26**
 - TRICARE 26
 - Allianz Global Assistance (Allianz) 26
 - Additional Claims Information with Allianz (Sun Life) 28

Medical Referrals	28
Medical / Dental Advances	28
Prescriptions	28
Dental Care & Billing	29
Optical.....	29
Medical coverage while traveling	29
Medical Billing Process.....	30
Submission and Compensation of Medical Claims via Allianz Global Assistance	30
R70 amounts on Explanation of Benefits Letter, what do I do?	31
Required Immunizations (School, sports teams, scheduled)	32
CONNECT	33
Volunteering with Military Family Services (MFS) US	33
Community Involvement.....	33
Advisory Committee	33
Military Family Services Advisory Committee (MFAC)	33
Emergency Care Plan	34
Military Family Care Plan (FCP)	34
MFS Emergency Care Plan (ECP)	34
Your Base	35
Your New City	35
Support from Canada	36
SETTLE	37
Finding a Job in the US.....	37
Filing Taxes in Two Countries	37
Canadian Revenue Agency (CRA), Taxes, Residency Status & Canadian Benefits.....	37
CRA Information	37
Filing Taxes in Canada.....	38
Filing Taxes in United States (US)	39
MFS working with CRA.....	39
Having a Baby OUTCAN Canadian Citizenship for your Child(ren)	39
Finances for Dual Citizen Children	39
American Born Males - Selective Service System (The Draft).....	40
FAMILY POSTING CHECKLIST– ITEMS TO CONSIDER.....	41
ANNEX A – TEMPLATES FOR MEDICAL AND DENTAL.....	44
ANNEX B – DENTAL FORM	45
ANNEX C – CRA.....	46
ANNEX D – INSURANCE TEMPLATE	47

Note: Click on the text in Red to take you to the attached link!

YOUR SUPPORT TEAM

What does Military Family Services look like in the United States?

Military Family Services (MFS) provides funding and national support for the Military Family Services Program (MFSP) for Canadian Armed Forces (CAF) members and families.

Our Mission:

To contribute to the well-being of Canadian Armed Forces families, enabling a mission-ready force that protects Canadians and Canadian interests across the country and around the world.

In Canada, the MFSP is delivered locally by Military Family Resource Centres (MFRCs) in 32 military communities. The MFRCs are incorporated, not-for-profit, third-party organizations working in partnership with the Military Family Services Division, the local chain of command and other community partners to deliver core programs of the MFSP as well as tailored services driven by particular community or demographic needs.

It is a little different in the United States. Here, we are a direct service of Military Family Services in Ottawa with MFS Coordinators in twelve points of service throughout the continental US, Alaska and Hawaii. The staff, who work either full time or part time, are spouses of CAF members posted to that particular location. We also have a Senior Manager to whom the MFSCs report. The staff and Senior Manager work closely with their local chain of command and local Advisory Committees to plan and implement local and national programs and services. We call ourselves MFS (Military Family Services) instead of MFRCs because our services could be offered anywhere – not necessarily at a “Centre”. We also have a small national team of staff who work in the background to ensure consistency of policy and services delivered throughout the US.

Because many of our points of service do not actually have a facility (with most MFSCs working from home), we may not offer all the services that you might find at an MFRC in Canada - but we are here to help you have a smooth transition to your new community and hopefully thrive throughout your posting. MFSUS still provides a number of essential services that your family might benefit from, whether those programs and services are physically offered in specific communities or offered virtually. Our virtual programs and support are available to all families, whether local or geographically remote. Families posted to a location with a number of other families often have an MFS Coordinator in that location. Many of our families are posted to remote locations and these families work with our Outreach Coordinator for support and assistance. Pages 6 and 7 help you determine who your MFSUS contact will be.

Make sure you contact your MFS Coordinator as soon as you arrive or better still **before** you arrive! They may be able to provide you with information that will help you with decisions about where you are going to get a house, what schools might fit your needs, or answer any of the questions you might have about this new adventure. They will connect families with local programs and services, particularly the US Military Family Support Centers - the Fleet and Family Readiness Centers and the Airman and Family Readiness Centers - in the communities where they exist. These facilities have fantastic programs and services and are available to Canadian members and families. (Just another reason why our programs might seem limited since we can access all that the US has to offer.)



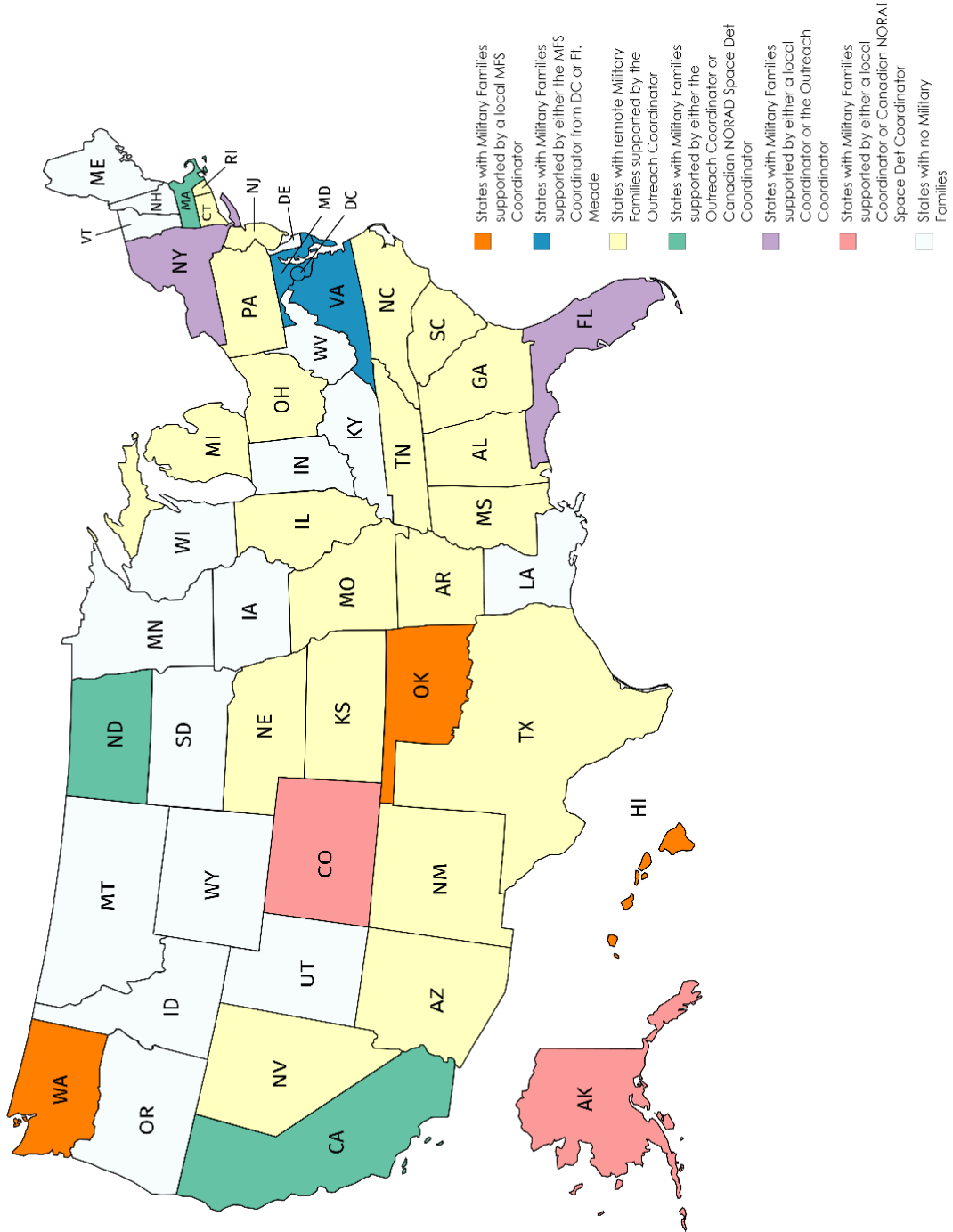
Your successful transition to your new community may depend on you getting access to the information you need or may not even know you need, as soon as you possibly can. Call us as soon as you start thinking about a posting to the US.

Connect with us on [CAFConnection](#), [Facebook](#), [Twitter](#), [YouTube](#) and [Instagram](#).



How do I know who my MFS Staff is??

Identify the state to which you are moving and check the table below to see who your Military Family Services Coordinator (MFSC) is. Please note Thule, Greenland supported by the Canadian NORAD Space Det Coordinator. If you are unclear of whom to call for support – pick anyone and they will help you find your dedicated MFS Staff person.



Credited with mapchart.net

Contact your Local MFS Coordinator and National Staff

Location	Work Phone	Work email	Coordinator Name
Colorado Springs, CO	719-556-6551	mfs.coloradosprings@cfmws.com	Nicole*
Colorado Springs, CO	719-556-6551	infoCSprings@cfmws.com	Ashley (CSP)
Anchorage, AK	907-201-2483	mfs.jber@cfmws.com	Shannon
Ft Meade, Maryland	571-388-7603	mfs.maryland@cfmws.com	Katrina
Oahu, HI	808-688-4413	mfs.hawaii@cfmws.com	Jenn
Oak Harbor, WA for Whidbey Island	360-929-5638	mfs.whidbey@cfmws.com	Kim
Oklahoma City, OK	405-465-7882	mfs.tinker@cfmws.com	Melissa
Panama City, FL	850-814-9309	mfs.tyndall@cfmws.com	Lori*
Rome, NY	315-271-7946	mfs.rome@cfmws.com	Wendy*
Tacoma, WA	360-789-0787	mfs.jblm@cfmws.com	Beth
Canadian NORAD Space DET Based out of Vandenberg, CA	805-440-0646	mfs.vandenberg@cfmws.com	Michelle
Washington DC at Canadian Embassy For the DC, MD and VA Region	571-384-9035	mfs.washington@cfmws.com	Brenda
Outreach Coordinator	250-216-2545	mfs.outreach@cfmws.com	Tammy
MFSUS Social Worker	867-873-0700 ext. 6845	psi.mfrc@northwestel.net	Marion
Virtual Program Developer	-	mfs.virtual@cfmws.com	Joanna
Program Specialist MFSUS	405-823-4328	murphy.stephanie2@cfmws.com	Stephanie Murphy
Program Specialist MFSUS	-	warner.monica@cfmws.com	Monica Warner
Senior Manager MFSUS	403-998-3322	bragg.barb@cfmws.com	Barb Bragg

*Will change this Posting Season

MFS US – Who are we and whom do we serve

The variety of programs and services that we offer are geared towards adults (including single members, empty-nesters and couples with and without children, and IR folks) as well as children and youth of all ages. We aim to serve all definitions of the modern family and we take great pride in developing, implementing and promoting a wide range of core services, programs and events that enhance the OUTCAN experience for everyone!

Many of our families live in close proximity to an MFS point of service – for example, they live near a base or where an MFSUS Staff is co-located.

Of course, many families do not – they live in more isolated, smaller communities where they may be the only Canadian military family or in groups of two to ten families and these communities are referred to as “remote” communities. To reach these areas and provide service to our remote families, MFS Staff use the phone, the internet (WebEx and Facebook for example), and email – all part of our virtual network. Please ensure that you provide us with your US contact information (home/cell telephone and personal email address) so we can stay in touch through our MFS Outreach Coordinator.

MFS US offers an array of essential services such as:

- **Information packages** for families upon arrival,
- **Frequently Asked Questions or FAQs** (i.e. CRA/residency status, medical, child care etc.),
- **Information and Referral** to other professionals (i.e. CFMAP, FIL, Mental Health resources, US School Liaison Officer, Children’s Education Management (CEM) and local OR Clerks where appropriate.)
- **Information and Referral** to services back in Canada, in your host community and nationally in the US

- Information and Referral for **Employment Services** (Employment Support for Spouses/Self-employed, EI and Employment Authorization Document (EAD) assistance),
- Information and Referral for **Education Services** both adults and children (Scholarships, Children's Education Management referrals),
- **Child Care Support** (i.e. options, child care list, MFS Emergency Care Plan, arranging emergency child care in some situations, etc.),
- **Personalized connections** with families (phone calls, emails, newsletters, visits),
- **Second Language Services for Adults** (Rosetta Stone, tutoring, language clubs),
- **Peer support groups**, live or virtual, national and local (special interest groups like French Coffees, Virtual New Parent Support Group, Virtual Book Club, Coffee Mornings, Social Media Workshops, etc). We take your lead in establishing new programs and services.
- **Social opportunities** to connect and get to know other Canadians,
- **Youth Programs** -- location Specific (Home Alone Course, Baby Sitting Course, socialization activities),
- **Welcome/Orientation Activities**,
- **Healthy Living** activities and workshops,
- **Canadian themed activities and/or events**,
- Partnership activities/events with unit/base, and
- **Community Development opportunities** (Advisory Committee, Volunteer Program, Community Needs Assessment, Community Forum)

Partners - CDLS(W) and NORAD

CAF Members who are posted to the US normally fall under either CDLS(W) (Canadian Defence Liaison Staff – Washington DC) or NORAD (North American Aerospace Defence Command). Both CDLS(W) and NORAD (Canadian Forces Support Unit (CFSU)(Colorado Springs) produce comprehensive Welcome/Departure Books designed to ensure that the CAF member and their family have as much information as possible upon their posting to the US to assist them in their family's transition. These are available on the CDLS(W) and NORAD websites, and are accessible by the member based on their particular affiliation. Please ensure that you have a copy for reference as these will be your "go-to guides" for the duration of your stay. Expect it to be dog-eared and tattered by the end of your posting!

The information in these books is extremely important to review and keep handy for reference as it covers just about everything you need to know about policies and procedures for an international move. The CDLS(W) website, which includes a significant amount of procedural information and to which family members have access, is invaluable throughout your posting.

Please speak to your CAF member about how to access the appropriate website. These websites are great to check throughout your posting because things change.

What's different about a US posting?

Moving to the States seems like such an easy and fun posting with it being just across the border. We speak the same language, have a similar culture and most of us have been there at some point on vacation. So you may ask yourself how moving to the US could be so different from living in Canada! Well – as it turns out – there is a lot that is different, but if you are prepared for it, it can all just be part of the adventure. There are, however, some critical things that you need to think about that can make the difference between a pleasant adventure and a challenging one.



Being prepared is the key so take the time to review the Welcome Books, and do your research. Your Military Family Service Staff are always there to help you and will be able to provide you with firsthand knowledge of things that you should be ready for as you prepare for and make this move.

Language Barriers

English is distinctly the predominant language in the US; however, a rising number of Francophone (some unilingual) families are being posted to the States. Some of our MFSCs are bilingual – so if you prefer to communicate in French, let us know and we will hook you up! Any Francophone families moving to the US should be aware that, depending on location, access to activities, resources and program services in French may be limited or nonexistent. We do have some bilingual staff that can assist, but preparation for this possibility is important. All families should be particularly diligent if their children have been in French or French immersion schools in Canada or if they intend for young children to eventually enter the French school system. It is essential that you are familiar with the Children’s Education Management (CEM) policies and benefits. [See CEM](#) for further details on education info and make sure you talk with one of their counsellors if you have any questions. We strive to provide some services in French, but also recommend accessing our Rosetta Stone licenses or tutoring (if applicable), for learning English to assist with your integration into the community. Contact your MFSC directly for more information.

Driving

Many of our families in the US are located in cities that are much larger than anywhere they have lived in Canada. Just FYI – the state of California has more people than Canada! This means freeways, merging lanes, fast and extensive traffic, and time spent commuting on a daily basis, all may contribute to varying levels of stress.

Families may also need to consider whether coming down with only one car is practical, especially with the lack of public transportation in some communities. Quite often, the communities where CAF families live can be quite a distance from the base/location where the member works, and in addition, the families can be quite spread out from other CAF families. Another consideration that families might want to prepare their teenagers for is the difference in age requirements for getting their learner’s and driver’s licenses. Not understanding each state’s driving and license laws may result in a delay in getting a license or even transferring your current license.

Ensure you have a Canadian license that is valid long enough to ensure you are legal to drive while you transition to your new state license, which could be a few months.

Geography

CAF families are posted to 37 different states in the US and Thule, Greenland. Only 11 of these locations have local coordinators. As you can imagine, every state has its nuances as well as every city within a state. Things that people need to think about range from what elevation will they be living at (Colorado Springs is over 6000 feet in elevation – this may have a physical effect on some people as they acclimatize as well as effectiveness of your recipes!) to having only 5.5 hours of sunlight in mid-winter (Anchorage, Alaska – almost 18 hours of darkness in winter months).

Getting used to critters in your yard or house may seem frivolous, but if they are venomous scorpions, snakes or alligators, you might want to know that ahead of time.

If you are living on an island or in an isolated community, how long does it take you to get back to Canada or family to get to you, and at what cost? Don’t be taken by surprise! And as for Island fever (isolation on an island), it does exist for some!

Climate events such as hurricanes, tornados, earthquakes, and high levels of snowfall or rain can also have an

impact on families. Heat and dryness may also be an issue. It is important that families do a little research to find out about the community they are headed to, and the best way to do that is to speak with the MFS Staff, they live there!

Cultural/Lifestyle Shock

A foreign posting is by its very definition is a foreign living experience and at the risk of stating the obvious – includes a foreign culture. Culture shock, of varying degrees, is inevitable. Families will have to navigate a new living experience in many different areas.

It is easy to think, “It’s the US, we are the same - just have some trees separating us!”, but that kind of thinking may lead to frustration and unmet expectations. There are cultural differences.

Depending on the location, aspects of this cultural difference can be found in schools, churches, on the base itself, and in the general community.

The amount of time for a family to get settled can easily take 6 months or more. Living in the US and having to experience the difference in schools, weather, gun laws, and the security threat level for military families may all be things that you may encounter and are not used to.

Remember, you are going to be a guest in the US and respecting the cultural differences you encounter will enhance your experience. **It is also expected of you, as you are representing Canada while here.**

Social and Family Support Systems Changes

Military families move: it is part of the military lifestyle. When families move outside of Canada, the change is different because they not only leave behind their family support systems, but also the institutionalized support systems they know well - e.g. medical, dental, etc.

Having all family members consider this new reality is important to ensure a successful transition to both a new country as well as the new support systems they will be building. **Things will be different from what you are used to. You need to expect that.** Our MFS Staff are all military spouses living in similar situations, so we understand the new adventure your family is embarking on and are here to help you transition successfully.

Juvenile Curfew

In many states there may be a curfew for minors. **Juvenile curfew laws** are typically enacted at the state and local level and prohibit people of a certain age (usually under 18) from being in public or in a business establishment during certain hours. Each state will enforce these laws differently, so this may be something to keep in mind for your family. Check out your state and city rules on curfews.

Social Media Guidance

Social media security is a bit different in the US, as the US military has **specific guidelines** that members and their families are to follow. As families down in the US are visitors and ambassadors of Canada, we want to respect these guidelines. The added threats from different extremists are also things to consider. Some ways to protect yourself and family are;

- *Never broadcast private contact information. Never list your e-mail address or phone number in any public space, such as your profile page, a blog, forums, or photo caption.*
- *If you are a member of a social network, pay close attention to your privacy settings, which allow you to choose how much personal information you reveal and to whom.*

- *Carefully consider what you publish on social networks. Before you post photos, videos, or text, ask yourself if it would make you more interesting to outside people or groups.*

These are all real issues that families need to understand and ask questions about, if they have them. Again, talking with folks who have already made the plunge can be quite enlightening and helpful.

Facebook

Each location may have a local Facebook community group that is either created by the MFSC or by the Canadian Military Component. If it's an MFS page, it will then be monitored by our staff. To get general information that is extremely helpful in the US no matter where you are, check out our [National MFSUS Facebook](#) page. To be included in your local Facebook page, please contact your [MFS Coordinator](#), as they will need to add you for security reasons. Ask us your questions and we will do our best to get you answers or direct you to the people who can.

MFS Website

On [CAFConnection.ca](#), you will have access to all the programs and services available throughout the world. To find information specific to the United States, from the Community drop-down, select United States. The main page and top tabs will have nationally relevant information for all U.S. OUTCAN families. To find specific information for your state, select the Locations Tab, then scroll down to your specific state. This site is continually updated so if there is not much information on some of our remote communities, it will be coming! The National portions of the website are also available in French.

This website will be our main tool for providing families with up to date information that will help you with your posting to the US. Check it out and let us know how we can make it even better!



Be somewhat cautious relying on other people's experiences particularly when it comes to procedures, benefits and interpretations – we have found that everyone's situation is a little bit different and what applies to one person does not necessarily apply to another. Try to get information from the source where at all possible. Your CDLS(W) and NORAD Welcome books are updated every year and are very thorough as are their websites. Have your CAF member contact their Orderly Room for clarification of specific situations where appropriate. More and more information will be made available through [CAFconnection.ca](#) and our MFS newsletters as well.

PREPARE

So - are you thinking about or planning for a posting to the United States or are returning to Canada? Let us help you prepare! This section will provide you with some of the key things that you should be thinking about during this phase of your posting cycle.

MFS Support During Your Move

Families can depend on their MFSCs to help through each step of their move. We are here to make the transition a bit easier through the chaos of the papers and the “unknown”. So how can you use our services?

There are many **virtual sessions and recordings available online to help you and your family transition to the US**. We use a WebEx platform for our virtual programs which is accessible through any computer connected to the internet or mobile device. Unfortunately, at this time, DWAN does not support WebEx. One of the great aspects of WebEx is that even if you cannot make a live session, they are usually recorded and posted to our [YouTube channel](#), so you can listen to it when it is convenient for you.

We are always here to answer emails or phone calls with questions about your upcoming move. Do you have a specific question? Not sure who to ask or where to look? **Contact your MFS Coordinator. We can help - that is why we are here!**

As mentioned above, some states have a local MFSC and others are supported with our MFS Outreach Coordinator. They have information and guidance to help during all aspects of the moving/relocation process. It is advised that you contact the [MFS Coordinator](#) before you arrive on your HHT not only so you can arrange a time to meet and discuss things like employment, services for child(ren), and local information, but also to get some insider information on your new location. They can also share with you all the programs, services and facilities that are available at your base, if in fact you are posted to an actual base. If not at a base, they will be able to refer you to local community resources or national programs offered by MFS or Canadian Forces Morale and Welfare Services (CFMWS).

Online Live Webinars with MFSUS

Now is the best time to connect and [learn about WebEx](#) (our Virtual Learning Platform) and what it can offer you during your move. Joanna Church, the MFSUS Virtual Coordinator, has facilitated some amazing recordings including an FYI series, and live sessions to address the topics around your OUTCAN move. We also have special sessions just so you can get comfortable using the platform although it is very simple to use. We promise

Here are some examples of these FYI Series sessions – even more on the site!

- Employment Authorization
- OUTCAN Taxes
- Tornado Preparedness
- Healthcare in the U.S.

Just a few Examples of other sessions and recordings for each part of your move include:

- Welcome to... All locations have a Welcome Message
- **So You Are Posted to the US, Now What???** (THIS ONE IS CRITICAL FOR YOU!)
- Returning to Canada
- Cyber Bullying
- Seasonal Affective Disorder

Many of these past sessions are recorded and can be found on our [MFSUS YouTube](#) page. Make sure to subscribe

to the page so you can get notices when new recordings become available! Watch the MFSUS monthly newsletter and all of our social media pages for upcoming live, online events and for past featured recordings.

Watch for more information on [CAFConnection](#), as we develop FAQs and WebEx Recordings.

Preparing Information Needed to Plan Your Move

As you will learn through this posting there are many steps to preparing for your move...in some areas much more than if you were doing a posting within Canada. Below you will find information that is essential to understand during your OUTCAN, as it can have serious impact on your posting.

Inventory – Preparing for the Move

Where do you begin? What do you need to include? What program do you use? These are all good questions and questions many families have.

An inventory of your Furniture and Effects (F&E) should be completed for your personal use as per the CDLS(W) and NORAD Welcome Books. Recommendation – you should maintain this list throughout your posting, because it will be needed on your return to Canada. It is also recommended to begin this process as soon as you receive your posting message. The process can be long and grueling, especially if you have never created an inventory list before.

DND has a program you can access through DWAN (accessible by your member) or you can find apps for Apple or Android or create your own through a spreadsheet application like Excel. Make sure to have the required information such as serial numbers, model numbers, dates purchased, purchase price, etc., to complete this inventory. The seven best home inventory apps of 2020 according to thebalance.com are:

1. Sortly
2. Memento Database
3. Nest Egg
4. MyStuff
5. Magic Home Inventory
6. BluePlum Home Inventory
7. Smart Inventory System by NonZeroApps

You do not need to be as specific as 12 blue socks & 10 white socks, but it is recommended that any high value items be itemized.

US Banking & US Currency | How does this affect my family?

There are several options to help get your banking sorted for your time in the US; however, the easiest way for many Canadians has been the use of Cross Border Banking, as it may alleviate the need to have a physical branch in the US. If you are going to use this option, it is best to begin the process before you move. TD Bank, BMO, and RBC all have cross border banking options where they can help you manage your affairs through their banks in both countries, usually from one banking website. See your local branch before you leave Canada to get details, as they can also usually provide a US credit card based on your Canadian credit history. A great website that compares some of your options is [Knights Bridge FX](#). This may not be feasible in all locations but nonetheless, worth looking into.

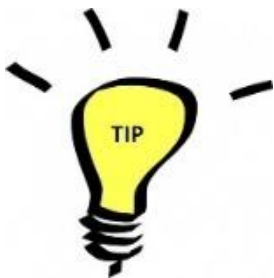


It is compulsory, as stated in the CDLS(W) and NORAD Welcome Books, that you have access to a US bank account during your House Hunting Trip (HHT) to ensure expeditious transfer of funds for pay and rent. If you choose to use a Cross Border Banking option, you can open your US accounts in Canada before you leave on your HHT through your local Canadian Branch leaving one less thing you have to do on your HHT. It also may eliminate the need for a physical branch in your new city. If you have not chosen this option, you need to open a US bank account first thing on your HHT. **Note:** US “currency accounts” are different than a US “bank account”, as the routing numbers are different. Make sure when you are setting up your Cross-Border Banking that you end up having a US bank account.

The CAF Members’ pay is converted into US dollars and deposited into their US bank accounts for the duration of their posting- so current exchange rates will affect these funds. Pay will not always be the same as a result of this. Current exchange rates can be found at [Bank of Canada](#). Depending on the current rate of exchange- this may be a shock to you. Plan ahead.

Your housing and utility shares are taken off the CAF member’s pay before currency conversion, so you are always paying for your portion of the rent in Canadian dollars. The NORAD or CDLS(W) Orderly Room will set up direct deposit into your US banking account for your total monthly rent allowance, which is why it is important to have a US account established on or before your HHT. Your utility reconciliation, which should be done every 6 months to a year – depending on your Orderly Room request, will also be deposited in US funds into your US bank account. So, again, you are not out any additional money due to the currency.

Plan to adjust your spending habits based on the current dollar exchange. Throughout your posting expect the income going into US accounts to change as they will have the current exchange rate applied. Yes, it may affect disposable dollars; however, you are compensated through various living expense allowances such as your FSP, PSA and PLA. **Be prepared to make financial adjustments because of the exchange rate!**



Foreign Service Premium (FSP) – a monthly allowance payable to a member in recognition of foreign service and as such, recognizes that there are disutilities and disincentives, some of which may be financial, resulting from service outside Canada and to cover expenses not specifically covered by other allowances and benefits.

Post Specific Allowance (PSA) – a monthly allowance to assist the member traveling from post

Post Living Allowance (PLA) – a monthly allowance to assist a member at post, if the cost of living is higher than in Ottawa/Gatineau.

To understand allowances please see the [Military Foreign Service Instructions](#). It is a lengthy document, but has great information on benefits to you and your family during your OUTCAN posting. Have your CAF member seek clarification from their clerk if you are unsure how this will affect you.

Please also remember that it can take several months, or even years, before your credit is established in the US. It is not uncommon to be turned down or have a \$500 limit for a year or more. The US does not consider your Canadian credit history so it doesn’t acknowledge that you have any. One option to obtain a US dollar credit card, which has worked for other Canadians, is to get a CAA credit card (Canadian) before you leave Canada. Then once in the US, apply to have it transferred over to AAA, the US counterpart. You should be able to use your Canadian credit with your Cross-Border banking accounts and get a US credit card through your bank before you get there.

Canadian PO Box Address While in the US

****In the US this address is ONLY to be used for financial related documents****

It is recommended that you maintain a chequing account in a Canadian financial institution during your posting and when changing the address for all your Canadian financial institutions you will use one of the following addresses, depending on whether you are NORAD or CDLS(W):

NORAD

YOUR NAME
UNIT or CANADIAN COMPONENT
(specify location) CFSU (CS)
CFPO 5233 STN FORCES
BELLEVILLE ON K8N 5W6 CANADA

If PO Box not accepted:

YOUR NAME
UNIT or CDN COMP
CFSU (CS) CFPO 5233
15 Westin Ave
Astra, ON K0K 3W0 Canada

CDLS (W)

YOUR NAME
UNIT or CANADIAN COMPONENT
(specify location) CDLS (Washington) CFPO 5277 STN FORCES
BELLEVILLE ON K8N 5W6 CANADA

Using this address will allow you the ability to contribute to any investments in Canada, as you have to have a Canadian address to do so. Check with your financial advisor for details.

Official Passport

Every Canadian dependent will need an official passport (for most dependents, this will be a Green Passport) which must be used to enter and exit the US. This is because your Visa and your I-94 document is incorporated into the official passport. These documents are what allow you to be in the US for the duration of your stay. There are a few different types of passports depending on your posting to the US, please see the NORAD/CDLS(W) Welcome Books for further clarification.

Remember a few things:

- Your Official passport must not expire while posted OUTCAN
- When travelling within and/or to the US, you must use your Official passports. This is the only document that gives you permission to be in the US.
- Make sure you familiarize yourself with rules associated with your Official Passport. Talk to your local Orderly Room Clerk for more information.
- Children born in the US are not required to have an I-94, just an Official Passport

Employment/Employment Insurance

Employment Insurance Benefits (from Canada)

CAF spouses moving to the US with their CAF member spouse may be eligible for Employment Insurance (EI) benefits depending on their personal employment situation



It is important to apply for benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE) and before receiving your Employment Authorization Document (EAD) and Social Security Number (SSN) in the USA. If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

Please note: spouses will not receive their benefits until they get their EAD however the calculation for eligible hours worked begins at the moment the application is initiated.

Please check the [EI FAQ](#) for more details. You must be willing and able to work in the U.S. to collect EI. In order to be able to work in the US, you must have your EAD. Common Law spouses are not eligible to receive their EAD through military support, as they are in the US on a visitor's visa (B2), but they can apply for their EAD on their own if they choose to. Note, the US government does not recognize Common Law which is why they do not support the process through military support.

Website: [EI – Workers and residents outside of Canada - Overview](#)

Out of Canada Claims Unit (as of the time of writing the Family Guide)

Service Canada Centre

Interstate Office

19 Lisgar St

Sudbury, ON

P3E 6L1

Att: Interstate Overseas

1-877-486-1650

Take note that benefits are paid in Canadian dollars and the easiest method of payment is direct deposit to a Canadian account.

You will be required to fill out an online EI application form and an Interstate USA Employment Authorization Questionnaire (INS5247). This form will be kept on your file to remain open until you receive your EAD and your benefits commence.



It is recommended to start the EAD application process before your arrival, (check out the forms, complete what you can, and be ready to submit) as this can be time consuming and will help you receive EI benefits or new employment without lengthy delays. Unfortunately, you cannot apply until you are physically in your new locations. Expect this to take many weeks – 16-20 at the time of writing. For more information, see the [EAD section](#).

EI Maternity and Paternity Benefits (from Canada)

Pregnant CAF spouses moving to the US with their CAF member spouse may be eligible for EI maternity benefits depending on their personal employment situation



It is important to apply for benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

It is important to note that an Employment Authorization Document is **NOT** required for EI maternity benefits

Out of Canada Claims Unit (as of the time of writing the Family Guide)

Service Canada Centre

Interstate Office

19 Lisgar St

Sudbury, ON

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Att: Interstate Overseas

1-877-486-1650

Healthcare in the US

Understanding the Process

CAF and family members should note that accessing and paying for health care will not be as simple as they have experienced in Canada. The medical system in the US is very different than in Canada so spend some time getting to know how to maneuver through it. Your NORAD and CDLS(W) Welcome Books and Websites are the place to start your research. Make sure that your member has provided you with the books or access to the websites. It is highly encouraged that every member and spouse become conversant with the insurance provisions – specifically with respect to medical/hospital coverage, description of benefits, maximum allowable expenses and exclusions/limitations. If you don't you may end up with a bad experience that costs you not only time but also money. MFS runs WebEx sessions a few times a year with the experts on this, so plan to attend. See latest recording on our website under [Healthcare in the US](#).

Information changes all the time and may be different from the time of distribution of this document, so if you have any questions that are not answered in the Welcome Books or on the CDLS(W) or NORAD websites, you should have the CAF member contact their Orderly Room or families can contact Staff Officer Health Administrations, at CDLS(W): Tel : 202-448-6559 / Email [CDLS\(W\) Medical Admin](#) - / Fax: 202-448-6438. They are there to help you with processes and procedures as well as claims. More details can be found in [Healthcare in the US](#) with links to additional resources.

Closer to your move date will be the time to change your Public Service Health Care Plan (PSHCP) / Sun Life Insurance to "Comprehensive Coverage" for OUTCAN. This is now done by both the CAF member notifying the Orderly Room and the member/family updating the Positive Enrollment form with Sun Life. You can update Sun Life via the [SUN LIFE](#) website by creating an online account, if you do not have one already or by phone. See [Sun Life Customer Support](#).



Reminder: be very careful when taking specific advice from friends, acquaintances, and Facebook threads because every situation is different and the solution may not be the same in your case or in your area. Your best bet is to seek advice from the staff at CDLS(W) and NORAD who are dedicated to this issue. The CAF member may need to make the contact.

Preparing Healthcare Documents

Getting copies of your family's health records is really important, as a lot of US doctors will delay seeing you until they receive these documents. If you leave it to the doctors to coordinate this can potentially take a lot of time! Your children may need to see a US doctor before school starts, so keep that in mind. Paying for medical copies may be a reimbursable expense through BGRS (IRP). Check the Relocation Directive – [Section 9.4.04 Medical and dental](#). Keep your copies because you may need proof of something already done and if you give them up, you have to start over. An example of this is your children's vaccinations – the dates are written differently, which confuses some folks in the US. If you have your records you can verify information versus your child getting more vaccines. See the [CDC Site for Vaccination Schedules](#) – for both adults and children.

Medical Checkups and Health Documents Preparation

Ensuring you have the proper health checkup and documentation at the right time of your move is essential to feeling prepared and not overwhelmed with the process. As we all know running around for the required last-minute details takes up more of our time when we do not have it. Your family's needs will ultimately decide when you make the appointments and obtain the documentation.

However, this section gives you something to think about when preparing for your HHT and leaving Canada to

officially begin your OUTCAN posting.

Everyone arriving in the US, who will be attending a school, day care, preschool etc., **must possess an up-to-date immunization record to register your child for any school program in the US.** Each state in the US has their own requirements for school age children -- attending school and/or day cares. For vaccines, the issue is not the type of vaccines, but the timeline in which they are given. Much like in Canada, where each province has its own timeline, the US has theirs as well. This is usually enforced within the first 6 months of school, so you may need to address this as soon as you get to your new city. Check out this website to see what is required in your state - [Vaccinations](#).

Some examples with regard to differences are;

1. Vaccination discrepancy such as Hep B, which is given to infants in the US while given to older children in Canada.
2. Physicals and medical checkups may also be required for your school. For example, in New York State, it is required not only to have a physical by a NY doctor, but also to have a dental checkup – this again requires you to find a doctor and dentist right away! Check with your MFS Staff for information that can help.

You may want to plan a trip to the school nurse on your HHT to ask what is required. And don't forget to ask what the timeline is to become compliant so that your child doesn't get excluded from class.



You should have records of your child(ren)'s immunization. These will be needed on your HHT because schools will require proof of certain vaccinations prior to enrollment.

Optical & Dental Visits (doesn't have to be before HHT)

It is also recommended that you and your family visit an Optometrist and the Dentist before you leave Canada to address any potential needs. These services in Canada are usually much lower in price. It is recommended that if glasses or contacts are required for the family, consideration should be given to obtaining them prior to departing Canada, where costs are generally lower. So, whether you do that before your HHT or before your move – you may just want to schedule it into your "things to do" list. Also note, some schools may require proof of these check ups for registration.



Canada Life (CAF dental insurance) will only pay for a New Patient dental exam and/or x-rays every 3 years. If your new dentist requires you to have a New Patient Checkup/dental exam check with BGRS as this may be a reimbursable expense. See CAF Integrated Relocation Directive [Section 9.4.04 – Medical and Dental](#).

Children's Education Management (CEM)

Our children's education is always a top priority, affecting where we choose to live and whether or not we accept postings, move our family or possibly opt to send the CAF member on Imposed Restriction (IR). Needless to say, it's a pretty big issue families face. For your children, the impact can be even greater as they transition in and out of different education systems.

Children's Education Management supports the educational needs of Canadian Armed Forces families in a variety of situations both inside and outside Canada. Overseen by Military Family Services, under Canadian Forces Morale and Welfare Services, their programs and services are designed to lessen the potential impact frequent relocation has on schooling.

At CEM, they strive to ensure children's education, which is provided without charge in Canada, is compatible when families are posted to one of over 250 locations outside Canada.

CEM manages the education allowances to ensure that dependent children obtain the same quality of education regardless of the province or country they may be posted to. They have recently implemented a Guidance Counselor service which ensures Canadian children have awareness of and access to the classes required to get into Canadian Universities. They are also very aware of special challenges you may encounter using the education system in the US.

- For children with last names A-K – Contact Andrea Smith at 613-995-7491 or by [e-mail](#).
- For children with last names L-Z – Contact Alisa Hanrahan at 613-995-8303 or by [e-mail](#).

For more information, review their website [CEM Information](#). Have the member contact his/her Orderly Room CEM clerk for additional information.

Preparing for your Child(ren)'s Education

As of 2016, CEM meets with posted out CAF members about their children's educational needs during the screening process. It is important to be aware of this meeting and be prepared to ask your questions and really understand what your children will face with a move to the US. Contacting [Children's Education Management \(CEM\)](#) for any special requirements is critical – CEM is a wealth of information and guidance and can help with any specific questions you may have. Some of the documents you will need are your child(ren)'s most recent report card, birth certificates, baptismal certificates if they are attending a Catholic school in the US, immunization records, and dental records. CEM also has tons of information in their FAQs, which you can read on the website [CEM FAQs](#).

Most US Family Readiness Centers in the US also have a [School Liaison Officer](#) who can assist with local requirements and information. Contact your [MFS Coordinator](#) for more information.

If you have children transitioning to the US education system, you must be diligent in understanding the differences. **Many families tell us this has significant impact on their children.**

Contact Schools for Children's Education on House Hunting Trip

Some great questions to ask your new school:

- Does the school require any medical checkups before school starts?
- Does the school offer Jr./Pre-Kindergarten?
- Do you follow Common Core? What is Common Core?
 - Ask the school, but also check out Common Core
- How many children do you have in the school? Each class?
- Are the children bussed to school? If so, what is the name of the bus company? (this will allow you to contact the bus company to see what time they will pick up your children and from where)
- What is this school's approach to student discipline and safety? Approach to "bullying"?
- How is technology used to support teaching and learning at this school?
- What extracurricular opportunities (sports, clubs, community service, and competitions) are available for students?
- What strategies are used to teach students who are not fluent in English?
- Do you have recess? How long & how often during the day?
- What are your truancy laws and how are they enforced?
- What is the food allergy policy of the school?



Nuts are frequently allowed in US schools

Something to think about: If attending fee-paying school, do you have approval to do so from CEM for reimbursement? You must have this first or you may be responsible for costs. Also, that house you are considering to rent, is it within a location that has Jr/Pre-Kindergarten opportunities if not within the public school?

Child Care

Finding child care in your new community may be challenging depending on where you are posted. You may find limited choices and those that you do find may not operate the same way as you have come to expect in Canada. You will have to manage your expectations in some communities. The message here is to prepare yourself for this.

Check in with your designated MFSC to see what options might be available to you. They may have information on local service providers, references from other Canadians, and other community resources that they can refer you to. They will also be familiar with options that may be available to you on the base where your CAF member is working.



For those families who have two parents in the work force, there may be potential benefits to assist with the higher daycare costs. Please read the [Military Foreign Service Instruction \(MFSI\)](#), Section 11 for further details.

MFS Emergency Child Care (ECC)

Military families who require short-term emergency child care, due to their unique lifestyle combined with a breakdown of their usual care plan, may solicit support from their Military Family Service Coordinator (MFSC). MFSCs will assess their particular need and eligibility on a case-by-case basis. If supported, an MFSC may subsidize a family's Emergency Child Care request through direct child care services, expense reimbursement or through the coordination of independent child care services on a short-term basis. A military family may be eligible for up to 96 hours of subsidized child care, or in special circumstances, reimbursement for child care expenses. If a military family requires more than 96 hours of child care, the situation will be assessed on an individual basis and approved or not accordingly. In an OUTCAN posting, it may be more cost effective to fly a family member down to the US to provide care in extreme emergencies. All Emergency Child Care expenditures must be preapproved by the MFSUS Senior Manager.

In order to access emergency child care, the family must submit an MFS Emergency Care Plan (different from the [Family Care Plan required by the Military](#)) to the MFSC upon your arrival ([See Family Care Plan](#)). This should be provided within the first few months after arrival, as it helps the MFS staff respond in the case of an emergency. The idea is that MFS is there to help when a family's care plan (a requirement by the military for all CAF families) fails. Information in the MFS Emergency Care Plan (as well as the military family care plan) is kept confidential and only used in the case of emergency. It is protected in accordance with the Privacy act.

[MFS Emergency Care Plan Forms](#)

[CAF Family Care Plan Form](#)

Automobile Info & License History

Get a copy of your automobile insurance before you leave Canada. Contact your current insurance company in Canada and request a copy of your insurance history. (You will have to do this when you return home to Canada as well). This information may be required to obtain a better insurance rate at your new location. It is also helpful to create a list of all your insurance needs to bring with you to the insurance office. Automobile insurance

template is available in [Annex D](#) for your use.

It is also important to obtain a copy of your Driver's Abstract (driving history) from Canada. Go to either your vehicle/license registry office or your local police station and ask for a drivers' abstract. The cost may vary based on province, but this may also be reimbursable through BGRS (IRP) – check CAF Integrated Relocation Directive – [Sec 9.4.03 PMV including motorcycle and driver's licenses](#). Keep your receipt! Ensure you do this at least 2 weeks prior to your move, as it may take some time to receive the information. (You will have to do this when you return home to Canada as well).



Make sure your vehicle is registered in the member's name. Ensuring the vehicles are in the member's name before you cross the border will exempt you from the Vehicle & Personal Property Tax, which is a tax on tangible movable property. If the vehicles are registered only in the spouse's name, it will be subject to this personal property tax.

Code of Service Discipline in the US

Why is this in the Family Guide? How does it apply to the CAF's family members? **Family members accompanying their CAF military member are also subject to/bound by the code while posted to any OUTCAN posting.** This is different than in Canada. **When your family is in the US they are representing Canada and with that comes a certain degree of responsibility.** To read more about the code see the [Queen's Regulations and Orders \(QR&Os\) Section 102.01](#).

Cannabis Policy

You must respect local, state, and Federal law while in the US. Despite local and state laws, it is still a federal criminal offence to possess or use cannabis in the US. Additionally, the legal consumption of cannabis in Canada may place you at risk when returning to the US.

Currently, there are no plans for CBP to change the enforcement approach at the border, however you can still be picked up for secondary screening should the CBP officer feel you present a risk. This could be caused by detection of residue or trace amounts on clothing, automobiles, and baggage, or evidence of cannabis use (paraphernalia etc.) Border officials can impose a lifetime ban which requires a lengthy appeal process. Should families be separated at the border due to Cannabis use, it may not fall to the CAF to provide support to the member or family, as this was due to personal choice. Although the likelihood of being banned is low, the potential impact on the member and family is high. This should form part of the responsible choices people make. Remember that family activities may impact CAF members security clearances with the US and/or access to installations/workplaces.

Absence from Post

There is clear direction in the [Military Foreign Service Instruction](#) (MFSI) when there is an absence from post by a family member and this will have an effect on your OUTCAN benefits. **General policy is if you are gone from your post for more than 25 days, your OUTCAN benefits will be interrupted for a period of time for all additional days away.** The CAF member needs to advise the OR clerk. Some sections to read are listed, but there may be more so be sure to ask your Chain of Command before planning a trip longer than 25 days.

- 10.2.09(4) Temporary absence during Mat/Pat Leave (use MFSI link above)
- 10.3.04(8) Member absent from post (use MFSI link above)
- 10.3.04(11) Dependent absent from post (use MFSI link above)

Moving with Pets

You will need records for your pets moving to the US. The border will require proof of vaccinations and wellness. To verify exactly what is required, check out [US Department of Agriculture](#). Also, be sure to check specific details for your type of pet, as some pets may require an Importation License or not be allowed in the state.

If you are planning to fly your pet to your new location, make sure you check with the airlines for any restrictions. Some airlines will not transport animals in the summer due to the heat in the cargo hold and on the ramp.

Remember to check if your hotel accepts pets! Check out this site to help find Pet Friendly Hotels - [PetsWelcome.com](#).



Requirements vary by state and city. To avoid problems, take the time to verify the necessary requirements for moving your pet. Some airlines will not move certain breeds or during the summer months. Do your homework early to avoid any surprises!

Utilities

In most situations, your hydro, gas, water, and waste disposal fees are covered by DND; however, you are required to pay a utility share which is based on your family size, home size and rank. This is determined by the Orderly Room using Treasury Board formulae. You will need to submit an estimate of your monthly utility bills and that amount is deposited into your bank account each month. Keep a copy of your bills and settle the difference between your estimate and the actual charges biannually (at a minimum), or as required by your applicable Orderly Room.

You may want to talk to other families to determine your options for utility providers in your community.

A helpful check list for your House Hunting Trip

Feel free to amend this based on your family's needs. Family Check List

This includes items specific to the family members. Please see CDLS(W) and/or NORAD Welcome Books and/or websites for a complete checklist for the member.

Abbreviations: CDN: Canadian; OR: Orderly Room

DURING YOUR HHT	
	Open a US bank account or solidify any Cross-Border Banking accounts
	Consider the location of your new home with respect to schools, community services, transportation and proximity to other Canadian families if desired. Contact your MFS Coordinator for information on schools or where other families live.
	Provide sponsor and MFS Coordinator with your contact information including personal cell and/or email address and, when you get it, your new address in your US location
	Inquire about your vehicle importation and state licensing/insurance in the US
	Get information on cell phone and home phone/ cable/ internet
	Contact the utility and insurance companies (Rental Insurance) at your destination
	Contact schools for children's education
	Inquire about registration for sports while at the school. Some sports start in August.
	Look into and/or secure Family Healthcare

ARRIVE

You have now arrived to your new city and it is so exciting, but possibly completely overwhelming too. This is understandable, and you are not alone in this feeling. Below you will find information that will be of assistance to you and your family to establish the necessary documents and supports at your new post. Should you ever have difficulty with these items please feel free to reach out to your MFS Coordinator or your member can reach out to his/her Orderly Room for further assistance.

US Documents

In order for spouses and children to receive identification cards there may be a few hoops to jump through. So how do you get these and where do you start? First you should know, it is highly recommended that you apply for your Employment Authorization Document (EAD) even if you do not plan to work; this is free for military families (except common law couples who are not recognized by the US). Why, you ask? You will need your EAD to show proof of employment eligibility for Employment Insurance in Canada and to volunteer in the US with certain institutes. Also, with your EAD, you can get a Social Security Number (SSN). The SSN is the equivalent to your Social Insurance Number (SIN) back in Canada. Having a SSN makes life a bit easier in the states, for things such as applying for credit cards or getting a cell phone.



Although there may be some difference from state to state, normally, the following sections apply. It's always good to check with the MFSC in your location to confirm local requirements.

Remember – they have been through this already and could help.

So where do you start?

Military Dependents' ID Card

Your **Military Dependence ID card** goes by many different names, such as Common Access Card (CAC), DEERS card, Mil ID, Military Dependent ID, and U.S. Uniformed Services Identification and Privilege Card. The Military member will refer to their card as the CAC card or Common Access Card. As the family member(s), you will have a Uniformed Services ID Card. To see the different CAC cards/ Uniformed Services ID Card check out this link - **Example of Cards**. Check your base to see at what age dependents get their own card, as each location is a bit different.

With this card (Uniformed Services ID Card), you should be enrolled in the Defense Enrollment and Eligibility Reporting System (DEERS), please verify this at time of registration. The registration into DEERS is the key to getting your TRICARE (medical) benefits established and to access the Medical Treatment Facilities (MTF) on the US bases (also note, you will need to also register at the MTF). It is also your identification card during your stay in the US allowing you access to the base and base services, and resources such as the MWR (Morale, Welfare and Recreation), Readiness Centres, commissary, gyms, pools and as well as other facilities. You can also use it to obtain online services and/or discounts at restaurants and stores, and services in the local community.

This card is available to you if you have been posted to a military base. The member will have to be present when family members apply for the card and it is recommended that this be completed when applying for the member's ID, as it must be obtained from the base. **Please note, children under 10 will not get their own physical ID card. You just present your ID for medical visits or access to base facilities.*

Take note that you can also use your **CFAppreciation** card with some civilian companies in the US and for services online (especially travel discounts) so make sure you don't forget about it while you are out of Canada.

Employment Authorization Document (EAD)

Getting an Employment Authorization Card (EAD) is not as hard as some people think. DND has some great staff members working on this to help you through the process. See MFS's [EAD FAQ](#) on the process and required documents.

The process to get your EAD now has a step to also get your Social Security Card. Make sure to confirm with the staff member assisting you in your application process. If you do not get it at the same time you can go to the Social Security office and get your US Social Security Number after you get your EAD.



It is recommended to start the EAD application paperwork and process before your arrival, as this can be time consuming and will help you receive EI benefits or new employment faster. Unfortunately, you cannot apply until you are physically in your new locations. Expect this to take many weeks – 16-20 at the time of writing.

Social Security Number (SSN)

You may need to visit your local Social Security office – [Locate an office](#). You may also get your SSN when you go through the EAD process. Please confirm with the military representative assisting you with the EAD application process.



If you intend to work or volunteer in the US, apply for your EAD first, as soon as you arrive at your new US address. You cannot apply for it until you move down for good, as you need your I-94 number which is given when you cross the border for your move. Once you receive it, then apply for your Social Security Number.

If you do not intend to work, volunteer, or claim EI in Canada during your time in the US, you can go to the local Social Security Administration Office and apply for a “letter of non-eligibility” which will allow you to present this to banks or DMVs in place of your social security number.

If you have an SSN from a previous posting to the US, you may use it only for non-employment related matters. If you intend on working or volunteering, you must apply for an EAD first.

All dependents need their own EAD to receive their own SSN!

Local Driver's License & Registration of Vehicles

State to state requirements will differ for driver's licenses, registration of vehicles, and license plates. It is advised to check your local state requirements before heading down to the Department of Motor Vehicle or the Tag Agency, or any other name of the office where you get your driver's licenses (they can be different) to register your vehicles. Some states may even require you to go to two different offices before you can complete the process of getting your license. Check out [DMVUSA](#) to locate the correct department in your new city. Don't be surprised if this ends up taking a full day to get it all sorted away.

Also note- if you are getting your EAD to get your SSN and want to wait to get your driver's license, make sure to find out what the state's requirement is regarding the amount of time you have to transfer over your license. Example, some states only give you three months to transfer your license from a different state/country to their state without a penalty. An EAD can take several weeks to obtain.

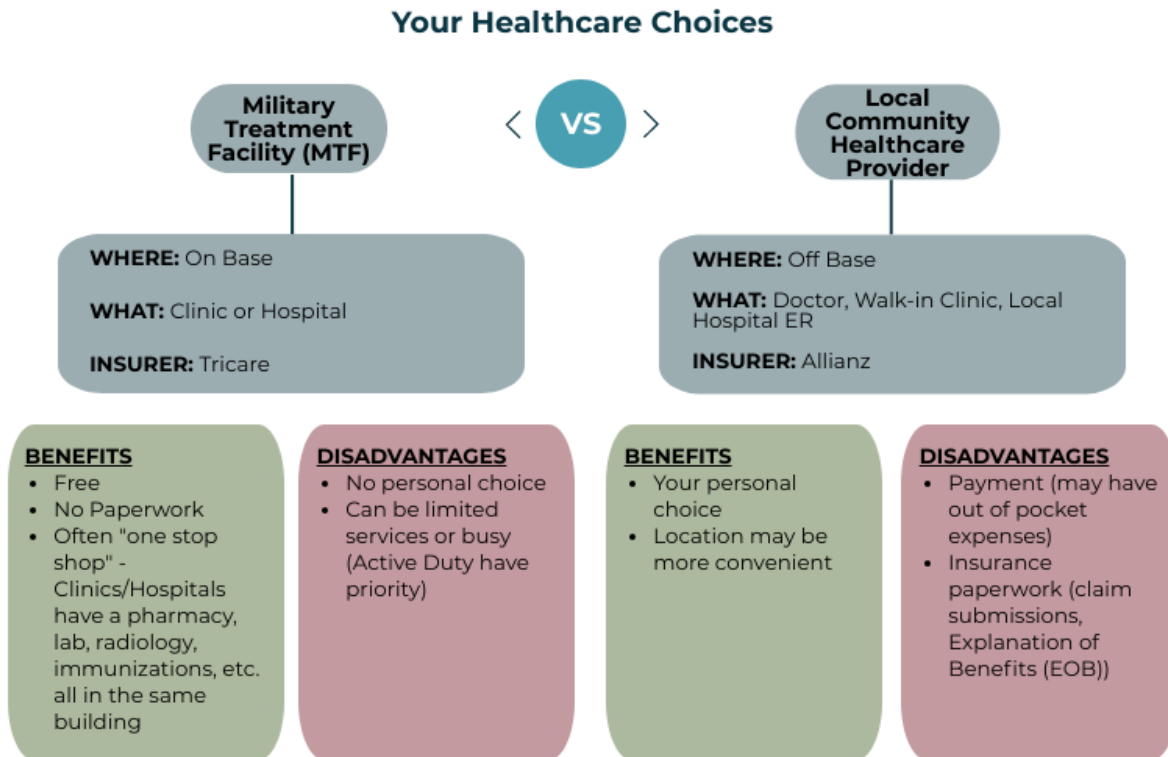
Healthcare Program for Canadians OUTCAN

Navigating our healthcare program is a complicated process and can be somewhat overwhelming for families! There is a lot more paperwork and more oversight needs to be provided by the family.

Please ensure you read over this section very carefully and if you have any questions to reach out before you or your family has an illness.

Below you will find information on the “who, what, and how” for the medical process. If you have any additional questions you can reach out to the MFSC for basic information or applicable contact information, your member can contact their Orderly Room or you can call CDLS(W) – Staff Officer Health Administrations, at CDLS Washington: Tel : 202-448-6559 / Email [CDLS\(W\) Medical Admin](#) / Fax: 202-448-6438. Also remember, the CDLS(W) website has a wealth of information on it [CDLS\(W\)](#).

On most military bases, there are hospitals and medical clinics, which are called Military Treatment Facilities (MTF). Please note, not all bases have both clinics and hospital(s); confirm ahead of time which ones are on your base. Also note, if you are a CAF member that is not issued a Common Access Card (CAC) during your family’s OUTCAN posting you will not have access to MTFs.



In the majority of situations, the following applies for your family’s health care needs:

- If you have a base and there is an MTF, you can choose to use the MTF for dependents and TRICARE is used. No paperwork required except your Military Dependent ID. Procedures and prescriptions obtained on base are free. **This is by far the easiest way to go.**
- If you have a base with an MTF and the MTF refers you off the base because the MTF cannot perform a particular procedure there or require a specialist, Allianz will be the insurer for 100% of the cost.
- If you have a base and there is an MTF, you can choose not to use the MTF and use a care provider in the local community, but TRICARE will no longer be involved. Allianz will be your sole and primary insurer.
- If you have a base or the member is assigned to a military installation, but there is no MTF you will have

to use a community provider and Allianz will be your sole and primary insurance provider.

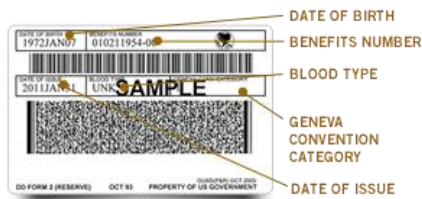
- If your CAF member has not been issued a CAC card during your families OUTCAN posting you can only use Allianz as you have no access to TRICARE.
- Children dependents (under 21, or under 25 enrolled in an accredited full-time educational institution) will also be covered fully by Allianz and should no longer use their provincial health insurance.

Who Is TRICARE and Allianz?

TRICARE

TRICARE is a major part of the US Military Health System that combines the resources of military hospitals and clinics with civilian health care networks.

For TRICARE coverage, your Military Dependent ID card will be your form of identification to access TRICARE and you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). You will also need to register you and your family at the base MTF to use any services. The number on the back of this card, Benefit Number, is your TRICARE benefit ID number.



It is highly recommended that you register with your Local MTF as soon as you arrive if you plan to use an MTF – do it before you or your family gets sick or needs medical care!

Visit [TRICARE](#) website for further information on coverage

Understanding your benefits and coverage can be confusing and frustrating, especially if there are limited services on your base. Tricare does have a Beneficiary Counseling and Assistance Coordinator (BCAC) at each location. They are there to help you navigate the system. To find yours, check out [BCAC Locator with Tricare](#).

Allianz Global Assistance (Allianz)

When using Allianz, whenever possible, try to have your doctor bill Allianz directly. Use the address below to give to your doctor because they may not have it;

Direct Billing Address (for US Healthcare providers)

Allianz Global Assistance Public Service Health Care Plan Department
PO Box 71987
Richmond, VA 23255-1987

Self-Claim Address (for families to mail claims)

Public Service Health Care Plan PO Box 880
Waterloo, ON N2J 4C3
Email: pshcp@allianz-assistance.ca



It is always recommended to communicate through e-mail, as you will have a paper trail

Phone Number: 1-800-363-1835 (If calling, ask for a representative trained in comprehensive coverage)

Allianz Claim Form – the Comprehensive Form through Sun Life

PSHCP Maximum Eligible Expenses Coverage - PSHCP Insurance Coverage and Rates (your benefits)



Allianz Global Assistance is your **PRIMARY** and **SOLE** insurance provider for civilian dependents when they get seen outside a Military Treatment Facility (MTF). Allianz may not pay bills as a secondary insurance if Tricare has already paid a part of it. This is important because Allianz is always your primary and sole insurance provider, even in the case your dependent is referred out to a civilian facility by a MTF and Tricare has approved payment. If Tricare does pay as your primary insurance, there is a chance that Allianz will deny your claim and won't pay out as a secondary insurance. The CAF is able to cover the R70 rejection code from Allianz, but not any codes from Tricare. This is important because you will have the greatest chance of getting a 100% reimbursement if you only go through Allianz Global for all dependent care outside the MTF.

Public Service Health Care Plan (PSHCP)

One of the largest private healthcare plans in Canada. Provides medical and dental benefits to over 600,300 members and their dependents



MEDICAL	DENTAL
Sun Life - is responsible for the administration of claims under the PSHCP for plan members	Canada Life (Formerly Great West Life)
Allianz Global Assistance (Allianz) - insurance company contracted to administer PSHCP coverage, at Level III Comprehensive Coverage* (rate of \$4.01) while residing OUTCAN	Canada Life

*Level III Comprehensive Coverage means you should be covered up to 3 times the OHIP (Ontario Health Insurance Plan) standard rate



Since Allianz is considered a Travel Insurance company in the US, it is recommended to ask the doctor's office to check for this insurance company in their "Commercial Billing" List or "World Access" listing. You can provide the doctor's office with the Allianz electronic billing ID number to find Allianz in their billing system. It is not a traditional insurance provider. ****Allianz Electronic Billing ID that should be used by your doctor's office is: #50749. If you or your provider call Allianz for any reason, ensure you ask for a representative trained in comprehensive coverage.**

Additional Claims Information with Allianz (Sun Life)

A claims package received by Allianz does not get reimbursed in the currency the claim was paid in unless requested by the plan member. This policy is not only for military families in the USA, but all around the world therefore, payment in Canadian currency is assumed unless directed otherwise. Electronic funds transfer (EFT) can be set up with Sun Life to have Canadian payments deposited directly to your Canadian chequing account.

Plan members may be reimbursed by cheque in American funds; however, this will need to be noted on the front page of the claim forms. A wire transfer may be performed to an American bank if a void cheque is supplied; however, banking fees may be charged and this will be the plan member's responsibility.

The currency conversion rate is an Allianz internal rate based on the date the services were performed. The plan member may submit a copy of their credit card or bank statement showing the charge and Allianz will use that exchange rate. Please note Allianz will not accept a cash withdrawal charge on the same day services were performed as a rate of exchange. The statement must show the actual provider charge on the statement.

Medical Referrals

You have been referred to a specialist off base...NOW WHAT? Families have had lot of complications with this process. Once you leave the base, your primary insurance company is Allianz, so things can get complicated!

Some families will receive a referral document, and some will receive a "script" for the referral. Either way, you need a document stating the MTF doctor has referred you to a specialist. Make sure they give you a copy of this document before you leave the office! Yes, they will send it to the doctor they are referring you to, but you may need it later on for your medical claim.

It is then advised – right after you get the referral - that you email Allianz and request a confirmation of coverage for the visit. Make sure to email because this gives you a paper trail to support your medical bills.

Then contact the doctor and give them the billing information for Allianz – [click here for info](#) – be sure to remind them they can use the electronic billing ID to help them get paid faster!

Medical / Dental Advances

Medical procedures can be extremely expensive in the US. To obtain a medical advance, the CAF member should contact their Orderly Room for assistance. Remember, the purpose of the advance is to ensure families do not experience any hardships due to their medical bills.

Prescriptions

For family members, prescription medications can be two to three times higher in cost compared to Canada. Family members requiring long-term medications may find this aspect a bit of a financial burden, and although options exist to relieve CAF families of this, this issue should be carefully considered during the screening process for your OUTCAN posting.

In addition, members and their families should note that some medications might not be available in the US, which may necessitate changing the prescription upon the recommendation of the US physician.

Only US physician prescriptions will be filled in the US. ***You cannot have a Canadian prescription filled in the US.***

Whenever possible, CAF members and their family should consider filling their prescriptions at the Military Treatment Facility (MTF) as the prescriptions are free at these locations. Through a public pharmacy you would

use Allianz, which will require you to pay out of pocket and submit a claim to Allianz directly; the same process as in Canada. Prescriptions are covered at 80%.

Dental Care & Billing

All dental care for spouses and children of the CAF member must be arranged with a local provider with billing to either the member or to Canada Life, formerly Great West Life. Family members are to claim through Canada Life, as they do in Canada. The form is exactly the same, including the requirement of the member's original signature being needed in three locations on each form – Remember to note payment needs to be made in US dollars (USD), see **Annex B**. Your dentist can mail this in for you and then bill the balance after they receive payment, as Canada Life will mail payments directly to the dentist. Make sure to ask your dentist before services are done. You need original signatures on the claim form for each visit.

There will likely be a portion of the bill that is the member's responsibility, as it is in Canada. This dollar amount is the 1) co-payment obligation, 2) billing over the maximum entitlement under the policy for certain services and/or 3) the yearly deductible. There is no change to the entitlements or claim process for Canada Life from when you were in Canada. Only the "excess dental" amount as stated on the excess dental letter is claimable through the CAF. Excess Dental is the cost over the comparison cost between the two countries – which is completed by Canada Life. Excess Dental is reimbursable through your Orderly Room.

It is strongly recommended that family members obtain a treatment plan, including a quote for the cost, for any significant dental work and submit it to Canada Life to find out what the reimbursement will be as well as what the member's responsibility will be. This would apply to treatments such as orthodontic work.

Claim Address for Canada Life

Canada Life Dental Benefits
Foreign Benefit Payments
PO Box 6000
Winnipeg, MB R3C 3A5 Canada
Group Policy Number: 55777
Your GWL Employee Number (E + your service number. For example, EA12345678).

[Dental Plan Booklet](#)
[Canada Life Claim Form](#)

Optical

For family members, optical services in the US can be costly and your insurance coverage with Allianz will be the same as in Canada. Insurance coverage can provide some relief, but the out of pocket expenses will most likely be higher for the family.

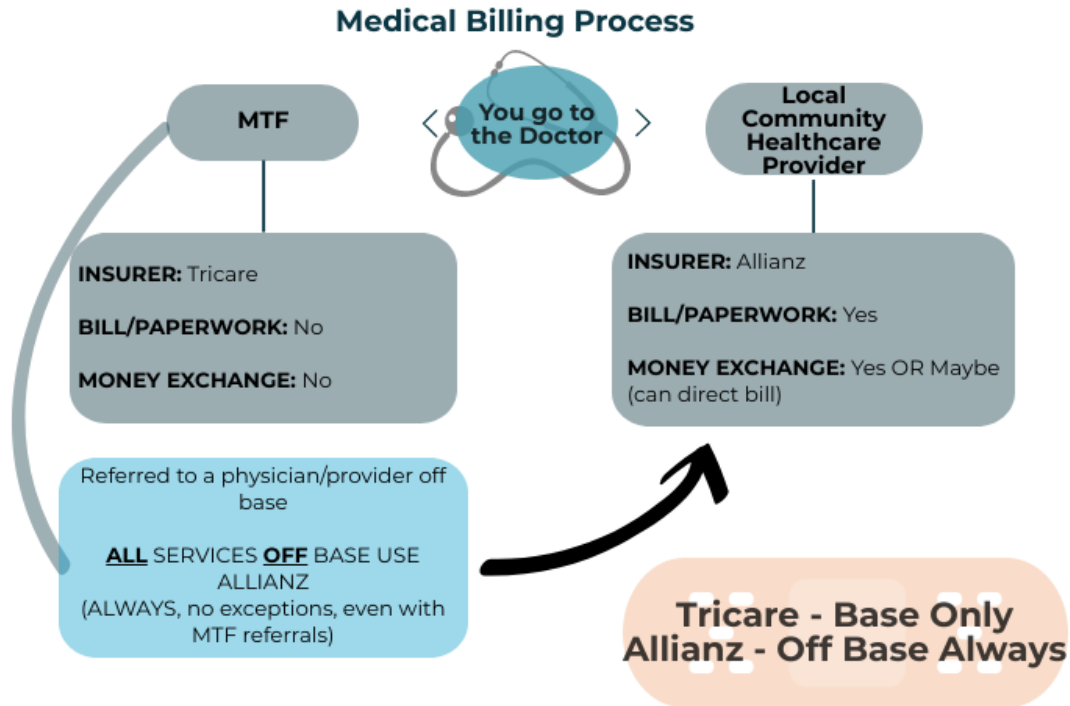
Medical coverage while traveling

If a family member requires medical attention while traveling- you can either pay for the service yourself and submit a claim later or you can ask to have the bill sent to Allianz Global Assistance. If the hospital, clinic, or physician is reluctant to do so, they can contact Allianz Global Assistance at 1-800-363-1835 to confirm that the insurance company will pay for the service.

Allianz Global Assistance Claim (Can & U.S.)	1-800-363-1835
24-hour Emergency Line (Can & U.S.)	1-800-654-1908
Emergency Line (Outside Can & US):	1-804-281-5700 (call collect)

Medical Billing Process

This is where life gets crazy! Again, no worries, we are going to walk you through it and are available to help answer questions if needed. Please contact your **local MFSC**.



IF you have access to a Military Treatment Facility (MTF) or a Base Hospital

You should use this facility. You will use your Military Dependant ID Card as your ID and the military will take care of the bills. If you should receive a bill, please notify the **Staff Officer of Health Administration in CDLS(W)** as this should not be happening.

IF you have an MTF and CHOOSE or are REFERRED to a private health care provider

You can do this, but your ONLY insurance will then be Allianz. You would give the doctor the billing information (listed above) and they can direct bill. You will NOT use TRICARE insurance for any part of that visit.

IF you DO NOT have an MTF and you are posted to a Military Installation

You are in a unique situation. You will use Allianz as your primary insurance.

Remember, you may have to educate your health care provider on Allianz – they can use the **Electronic Billing ID** if Allianz is not listed in their system – and don't forget to have them check their Commercial Medical Provider List or the World Access List.

In the event your Health Provider refuses direct billing to Allianz and they insist you pay up front, you can pay and then seek reimbursement from Allianz. However, if you have a little lead time, it is recommended that you submit the treatment plan to Allianz via email to ensure coverage levels. Getting a Medical advance (if the bill is over \$400 USD) from the CAF (SO Health Admin) to pay the bill is also an option if direct billing Allianz is not an option. If you run into any issues with billing, please **email Allianz** and provide your certificate number.

Submission and Compensation of Medical Claims via Allianz Global Assistance


Once the invoice has been paid, the original invoices should be submitted to Allianz Global Assistance. While

OUTCAN, submissions must be completed via mail, as there is no online service. Please note that the proper form for out-of-the country (comprehensive) coverage must be used. The form is available from the PSHCP website. Ensure copies of the invoices and claim form are retained for your records. Processing time is usually 3-6 weeks.

Once Allianz pays their portion, you should receive in the mail an "Explanation of Benefits (EOB)" letter from Allianz and a bill for a portion of the visit or procedure from the doctor that was not covered by Allianz. If the "Explanation of Benefits" letter has an "R70 Code" at the bottom (a portion unpaid due to being over 3X the OHIP amount), you may receive a bill from the doctor.

R70 amounts on Explanation of Benefits Letter, what do I do?

R70 codes on the EOB are reimbursable by the CAF. PSHCP is only obligated to pay up to 3 times the approved OHIP rate for that service. When the cost of the service is fully insured in Canada, the Military Foreign Service Instructions provide the authority to compensate the full value of the R70 amount, thereby providing 100% reimbursement. No other codes (R72, R74, S29, UB03, etc.) are reimbursable. The R70 is claimed through CDLS(W) by completing the requisite CF52 Dependent Medical Expenses available through the medical admin at CDLS(W). The signed and dated CF52 is attached to the original EOBs and proof of payment and sent to this office for processing. If you have taken a medical/dental advance, any cheques received from Allianz Global should be mailed to this office (unendorsed) and they will be applied to the advance along with any R70 claim amounts.



Explanation of Benefits

Group 9633
 Policy ID 055555
 Group Certificate # [redacted]

UNITED STATES

Payment Made To: MERCY CLINIC OKLAHOMA COMM INC Date Paid : 2/21/2017
 Cheque Number : 0166501

THIS IS NOT A BILL

Case Code [redacted] - 01 [redacted]

Service Provided	Patient Acct No. Provider Name	Svc Date From - To	Submit Amt	Exchange Rate	Exchanged Amt	Payable Amt
			Eligible Amt Deductible	Ineligible Amt Co-Insurance	Notes	
PHYSICIAN - OUT OF CANADA	[redacted] KORI H	3697601-01	109.00	1.000000	109.00 USD	49.42 USD
		1/18/2017	109.42 USD	59.58 USD	R70	
PHYSICIAN - OUT OF CANADA	[redacted] KORI H	01	170.00	0.000000	170.00 USD	45.78 USD
		1/18/2017	45.78 USD	124.22 USD	R70	
Totals			95.20 USD	183.80 USD		95.20 USD

NOTE(S):

R70 183.80 REIMBURSEMENT IS LIMITED TO THREE TIMES THE AMOUNT OTHERWISE PAYABLE UNDER THE HEALTH INSURANCE ACT 1972 OF ONTARIO. THIS CLAIM HAS REACHED THAT AMOUNT.

Call for R70

\$183.80

(Ask Dr. if outstanding balance)

what was NOT paid.

what Allianz paid provider.



Explanation of Benefits

Group 9633
 Policy ID 056555
 Group Certificate # [REDACTED]

UNITED STATES

Payment Made To: [REDACTED] Date Paid . . : 7/09/2018
 Cheque Number : 0200941

THIS IS NOT A BILL

Case Code [REDACTED] - 02 [REDACTED]

Service Provided	Patient Acct No.	Provider Name	Srvc Date From - To	Submit Amt Eligible Amt Deductible	Exchange Rate	Exchanged Amt Eligible Amt Co-insurance	Payable Amt	Notes
RADIOLOGY SERVICES	OK1201600740	MERCY CLINIC OKLAHOMA COM	6/19/2018 6/19/2018	44.00 USD 22.00 USD .00	1.0000000	44.00 USD 22.00 USD 0	22.00 USD	BW * 22.00
Totals				22.00 USD		22.00 USD	22.00 USD	

NOTE(S):

BW * 22.00 HYGEIA/FIRST HEALTH
 We were able to obtain a discount with this provider. As this amount is a discount, it is not the subscriber's responsibility to pay this.

If you have any questions regarding this statement, please call our Claims Customer Service line at 1-800-363-1835. Our office hours are Monday through Friday 8:00 a.m. through 8:00 p.m. Eastern Standard Time.
 Please keep this document if you need it for income tax purposes, or if co-ordinating benefits with another plan.

What was NOT paid.
 What Allianz paid provider.

If the member has a local Orderly Room (OR) – To get these additional costs recovered, the member will need to bring the letter showing the R70 code to his/her OR. You will need to prove this bill has been paid, whether you pay it and then submit the R70 to the Orderly Room or pay it after you receive the funds from the military. Be sure to keep proof of the payment for your records. If you have a standing medical advance on a doctor’s visit or procedure, make sure to bring all necessary documents to the Orderly Room to close the claim. Bring the Explanation of Benefits (EOB) from Allianz if they paid a portion and left a balance and bring any payments you made/received to the Orderly Room to complete the claim process.

For a more detailed description of the R70, check out the [CDLS\(W\) website](#) – Ask your member for the login information or contact your **MFS Coordinator**.

Required Immunizations (School, sports teams, scheduled)

Allianz treats required immunizations as a prescription and therefore only covers them at 80%. The remaining 20% for required immunizations is reimbursable through the CAF following the same R70 claim process described above. Be sure to include documentation showing the amount relates to an immunization (e.g. Itemized statement/invoice). If you have access to an MTF we highly recommend using their services for immunization as they will be provided free of charge.

CONNECT

So, you have arrived here in the US, you have taken care of a number of important procedural things that you needed to get in place and now it is time to connect with your community and start enjoying this new adventure. We invite you to read this section to see how you can connect with the MFS Staff, both those local as well as our National Team; other Canadian Families; your US Base if you have one and how you can use it; and then branching out into your new local Community to see what it has to offer.

Volunteering with Military Family Services (MFS) US

Volunteering leads to personal growth and development, and to community engagement, all of which are key MFS goals. Opportunities exist throughout the MFS Program (MFSP) for meaningful volunteer involvement – on Advisory Committees, supporting program/event delivery, and/or simply hosting a coffee gathering. MFS supports volunteer leadership involvement through training, orientation, evaluation, and recognition. We also encourage volunteering within your new community. Remember, you may need to get your Employment Authorization Document (EAD) before you can volunteer for some organizations.

Community Involvement

When members of a community are actively engaged in the life of their community, the community as a whole benefits – which is wonderful for the volunteer and your fellow Canadian families! See your MFSC to find out what is needed within your local community, or virtual community.

Advisory Committee

MFS Advisory Committees in the US are similar yet different from the MFRC Boards of Directors you may have known about in Canada. They comprise at least 51% civilian spouses of full-time serving CAF members. They are supported by the MFS Coordinator and a Commanding Officer's (CO) representative, called a Military Representative or sometimes an OPI (Office of Primary Interest). We have 12 MFS Advisory Committees in the US, located where we have staff.

Military Family Advisory Committee (MFAC) members play a strong role in the effective planning, delivery and evaluation of MFS services offered in their location (in accordance with national-level policies and standards of practice). Unlike a Board of Directors, advisory committee members are not legally responsible for the program however they act in an advisory capacity to the Military Family Services Coordinator (MFSC) for their region. The MFSC works together with the Advisory Committee and shares responsibility for the successful delivery of programs. We encourage anyone interested in helping to make a difference in your community to join us by contacting the MFSC in your region.

Even if you are from a remote community but want to become involved representing your area – give us a call!

Military Family Services Advisory Committee (MFAC)

The committee comprises various positions including the chairperson, vice chairperson, secretary, military representative and members-at-large.

How to Become a Volunteer with the MFS Advisory Committee

- Contact your local or regional MFSC or a current MFAC member and indicate your interest.
- An information package will be provided.
- After reviewing the information package, interested individuals complete an Application Form where they are asked to briefly outline their interests and reasons for joining the MFSC Advisory Committee.

- Members are asked to provide basic personal information prior to assuming their responsibilities.

Emergency Care Plan

Most of us think, “That won’t happen to us!” but what if it does?? One of the most important considerations of family readiness is to ensure that your family is taken care of during times of emergencies and deployment. The Detachment/Unit is always your first place to find assistance, but MFS is also here to help. It is recommended to contact the MFS for your location to discuss your MFS Emergency Care Plan.

Military Family Care Plan (FCP)

The DND Family Care Plan (FCP), form **DND 2886-E (11-2012) CLF 2.0**, is administered by local units and ensures that all CAF members have a plan in place to care for their family in the event of a family emergency, emergency callout, or planned deployment. The FCP is not a legally binding contract, but rather an exchange of information between the member and the Chain of Command, to assist in improving individual and unit operational effectiveness.

The DND Family Care Plan: **all military members must file one**

- is kept on the member’s personal file,
- is protected in accordance with the Privacy act and
- makes Commanding Officers aware of any potential difficulties a member may encounter when faced with a deployment.

Members should review and amend their FCP when:

- initially reporting to their new unit,
- their family situation changes and
- during the deployment preparation process.

Please check with your spouse to make sure they have updated their Family Care Plan and resubmit to the Orderly Room upon arrival at your new post.

MFS Emergency Care Plan (ECP)

The **MFS Emergency Care Plan** (MFS ECP) (Yes – another one but it IS very different!) is a more detailed plan to help families and single members with pets during emergencies, emergency callout or planned deployment. We are asking each member/family to complete this form when OUTCAN so that we can assist you when necessary. You will receive the MFS ECP when you contact the **MFS Coordinator** for your location in person, by phone or email. Although much of the information may be similar to the Military FCP, the MFS Coordinator does not have access to that FCP unless the CAF member checks the box to share it with the MFSC, we may not get it in a timely manner and the information is not as comprehensive as in the MFS Emergency Care Plan. The information provided in the Military FCP is basic information helpful to the Chain of Command. The information requested in the MFS ECP is more detailed and compliments the Military FCP so that we can better support you, your family and/or family members should the need arise and is protected in accordance with the Privacy act.

Although submitting this form to MFS is entirely optional, **MFS does require the MFS ECP in order to assist you or your family in the case of an emergency.** With this information on file, we can arrange children pickups when necessary and requested, deal with pets and it is also required in order to fund and provide Emergency and Respite child care, emergency care funding, and Deployment/Work Related Absence (WRA) child care funding.



Make sure your MFS Emergency Care Plan is one that can be implemented if need be. You should not have people back in Canada as the primary care providers. If something should happen to both the military member and the spouse, you need someone in the US who can step in right away. If you are unsure of how this will be used or how to develop your plan, contact the MFSC who can help you.

Your Base

Installation

To find out information on your Base:

<http://www.mybaseguide.com/>

This amazing website is your guide to your new city and base. It has fantastic information on not only base programs and services, but also what is happening locally, like school information.

<https://installations.militaryonesource.mil/>

Here you can search by the name of the base or by the specific program you are looking for. US bases have a wealth of resources from child care to employment assistance to programs and services. As Canadians we are entitled to use most of the services on base with our dependent ID card. If for some reason you are told you are not eligible, please let your MFS Coordinator know so they can try to rectify the situation.

Commissary (Base Grocery Store)

<https://www.commissaries.com/shopping/store-locations/find-a-store>

This website has lots of resources from coupons, healthy recipes, local store flyers, and links to other great resources.

Your New City

Finding your way through your new city can be overwhelming in some locations, but here are some great resources to learn about your city before you head out and explore it!

Web/Online Resources

<http://www.city-data.com/>

This website has information on weather, population, school profiles, and a city guide which has information on restaurants, festivals, and events happening in most cities. This site even has Canadian cities for when you move back!

<http://www.schooldigger.com/>

This is a great site to learn more about the schools in your district.

<http://www.211.org/>

211.org is a website designed to help find Emergency Resources in your local city. This is not fully developed in the US or Canada yet so information may be limited. It lists confidential services and programs that you can reach out to in times of need. Such services may include Mental Health resources, Disaster Assistance, and Crisis & Emergency.

Support from Canada

CAFConnection

CAFConnection is the official website for Military Family Services. It has links to the individual MFS & MFRCs sites in and out of Canada. CAFConnection also includes information from PSP, Health Promotions, CEM, and SISIP. It is user friendly and full of wonderful, updated information for all members of the family – single, CAF member, spouses, children, and families without children and empty nesters!!!

Family Information Line

Family Information Line 1-800-866-4546 (offered through MFS in Canada) is available to CAF Members and their families posted anywhere throughout North America. Counselling support is available 24/7.

MFS US Virtual Social Worker/Support Counsellor

In early 2018, based on needs identified, MFS US added a new position of Virtual Social Worker. Our current Social Worker is available for all CAF families posted to the US and is available by phone, skype or WebEx (online meeting platform). All contact is private and confidential and appointments can be made by calling 867-873-0700 ext. 6845 or by **e-mail**.

SETTLE

Once you are connected, what do you need to think about to really settle in to your new community? Are you planning to work? Have you got child care plans in place? What questions can we answer through our FAQs and website? Time to explore how to make the most of your posting!

Finding a Job in the US

Finding a job should not feel like a daunting task...there are many resources available to you during your posting. MFS has a FAQ on potential support available to you from BGRS (IRP), US base services, and online resources. Take a look – [Employment Support for Spouses FAQ](#). US Family Readiness Centers, located on most bases, have many resources available for employment so make sure you check them out. Contact your MFSC for assistance.

Resources:

[Military One Source Hiring our Heroes](#)

[National Career Fair Finder](#)

Military Foreign Service Instruction - [MFSI Sec 13](#) & [FSD 17](#) - Assistance for Spouses or Common-Law Partners

Filing Taxes in Two Countries

Canadian Revenue Agency (CRA), Taxes, Residency Status & Canadian Benefits

Your residency status determines how you submit and pay your annual Canadian income taxes and what benefits you are entitled to as either a deemed or factual resident of Canada or a non-resident. This can have a significant financial impact if you are unaware of how your residency status affects your taxes as well as normal Canadian benefits such as Child Tax Credits, contributing to TFSA's, etc.

This has been an ongoing challenge to address the residency issues that many families have faced and, honestly, still face with CRA. The information and direction we, MFS, have received from CRA International Office is located below. However, it is still advised that if you have specific questions you contact CRA directly (International Tax Department – at the time of writing or publishing at 1-800-959-8291), as each individual case is different.

CRA Information

You should read the [Income Tax Folio](#), to make yourself aware of the tax laws and implications. However, to provide some clarity, the determination below was made by CRA officials in 2015 with representation from the offices of Minister of Defence and Finance. (Taken verbatim from their notice)

S5-F1-C1: Determining an Individual's Residence Status (Income Tax Folio) Residency

Spouses that Intend to Return to Canada and expect to maintain their Canadian Residency

Where you are the spouse of a Canadian Government employee and are moving with your spouse and family to another country for your spouse to carry out a foreign assignment for the Government of Canada and it is your intention to return to Canada following the assignment, then you will be considered a factual resident of Canada. This factual residency is based on your intention to return to Canada as well as your secondary residential ties maintained with Canada, *as described in paragraph of Folio S5-F1-C1.*

In this situation, CRA advises that you should not complete a Form NR73, Determination of Residency Status (when you leave Canada).

As a factual resident, you will have to complete and file your Canadian Personal Income Tax Return, from the

province that you moved from or the province you hold significant residential ties to, and you will meet the residency requirement for Canadian benefits administered by the CRA. – See [Annex C](#) for further detail – *CRA Information Sheet – Spouses Of Canadian Government Employee on Foreign Assignment*

Spouses that do not expect to maintain their Canadian Residency

If you are choosing to not return to Canada, according to the CRA notice provided to CAF Families, you should fill in the NR73 and submit to CRA to determine your residency status, as per the CRA direction in attached document. If it is determined that you will be a non-resident of Canada, you should know the tax implications and research them on [Government of Canada –CRA Site](#).

CAF Members

According to the CRA Income Tax Folio S5-F1-C1, Determining an Individual’s Residence Status, Section 1.34a, a deemed resident includes individuals who were members of the Canadian Forces at any time in the year.

Filing Taxes in Canada

Every Canadian must still file taxes, as you did in Canada. Watch our [WebEx session](#) on filing taxes for helpful information. However, while living OUTCAN, you must mail in the paper form of your taxes. When putting your address down you need to use the following –

- Mailing Address is the [PO Box in Belleville](#).
- The physical address will be your home address in the **United States**.

It is recommended that you include the following documents with your tax return:

- Posting message,
- Information Sheet (See Annex C) and a
- Letter stating your situation.

*If you are unsure where you should be paying taxes, contact your financial advisor.

Quebec

If you went OUTCAN from Quebec, please contact Quebec for further tax questions. [Revenue Quebec](#)

Grievance with CRA

A Grievance can now be filled out online if you have a CRA online account – CRA MyAccount

If you need to file a grievance, ask your Support Unit to provide you with a letter verifying your OUTCAN status. You should include with your grievance the following documents;

- Letter from your Support Unit
- Posting message,
- Information Sheet (See Annex C) and a
- Letter stating your situation.

Audit Letter

Some Canadians continue to randomly receive Audit letters from CRA, especially from the Child Tax Benefit department. If you receive this, it is just that - random. Families in Canada will receive the same type of letter. It is recommended that you respond to the letter with the following documents:

- Posting message,
- Information Sheet (See Annex C) and a

- Letter stating your situation.

Filing Taxes in United States (US)

If you are working in the US or have an EAD, you must file US taxes with the IRS. If you need to renew your EAD for a cross posting (another location in US) or you are posted to the US a few years later, you must show proof you do not owe the IRS money for back taxes.

There are many accountants in Canada who can assist you doing both Canadian and US taxes – which you should look into. Filing taxes in 2 countries can be complicated and therefore contacting a professional tax advisor is recommended. You can also contact your **local MFSC** for possible Canadian recommendations.

MFS working with CRA

If you continue to have issues with your residency status, please contact your **local MFSC**.

Having a Baby OUTCAN | Canadian Citizenship for your Child(ren)

Having a baby in the US is another somewhat complicated process. It does mean some extra paperwork for you.

For information on MATA/PATA leave for CAF members while in the US, please talk to your local CoC for up to date information regarding your entitlements while OUTCAN. Members need to be aware that all OUTCAN postings are considered VCDS Priority One positions. As such, MATA/PATA leave requests may or may not be approved due to operational requirements at the time of request. If approved, the member may be recalled to duty at any time due to OUTCAN operational requirements.

Essentially, if you have a child born in the US while on a posting there, your child will automatically be a dual citizen. However, you must obtain a **Canadian Citizenship Certificate** from the Government of Canada, which is your citizenship proof.

Application for a Citizenship Certificate for Adults and Minors (Proof of Citizenship)

You will need to get copies of documents for your application certified by a Notary Public. Individuals should Google the notary requirements in the US State they live in and ask your local US bank. If you cannot find a notary who will certify your documents to be a true copy, you may have an Officer of the Canadian Armed Forces certify the document is true. When submitting your application, please make sure you include a letter explaining the situation. If you have a reference for where it states that a notary cannot sign the documents, include a print out of that information too. If you need additional help, contact the Embassy in Washington DC – CDLS(W), Protocol Coordinator via email at, cdlsprotocol@forces.gc.ca



It is important that you apply for a baby's proof of Canadian citizenship well in advance of moving back to Canada. Insufficient proof of Canadian citizenship can severely impact obtaining provincial healthcare upon return to Canada which can be costly.

Check out our **FAQ on Having a Baby in the US** for further details.

Finances for Dual Citizen Children

Children born in the US (to all people who are not diplomats) are automatically dual citizens for Canada and the US. With that status, however, they will be required to do a bit of extra paperwork for the Internal Revenue Service (IRS) with the US Government.

US citizens, regardless of their residency, are required to file taxes and report their world income. Once they begin

working, they will be required to file taxes in both countries; in most cases, they will only be required to pay taxes to one country – US or Canada. There are many accountants in Canada who can assist you doing both Canadian and US taxes – which you should look into. Consider whether you would like to pay a few extra dollars to have this done professionally and accurately at the beginning versus thousands of dollars of fines and penalties.

The US also requires US citizens to report their financial institute accounts. This means that if you open a bank account in Canada in your child's name, you may need to fill out a document that reports this to the US government – it is nothing to be alarmed about; it is more for informational purposes. To read more about this and its requirements, check out the [Foreign Bank and Financial Accounts \(FBAR\)](#) website from the IRS.

Additional reading can be done on the IRS Website - [Taxpayers Living Abroad](#)

American Born Males - Selective Service System (The Draft)

Selective Service System (SSS) is a US Government agency established in 1980 to register all US males aged 18 to 25. It is essentially what we have known in the past as "The Draft".

This list is one which the US Government draws upon in case of a national emergency requiring rapid expansion of its Armed Forces. By registering all young men, the Selective Service ensures that a future draft will be fair and equitable.

The following is taken from the SSS website:

- all male US citizens, who are 18 but not yet 26 years old must register within 30 days of their 18th birthday, regardless of their place of residence (i.e. includes citizens living outside the USA),
- permanent alien citizens living in the USA must register,
- dual citizens must register,
- failure to register could result in prosecution, a fine and/or jail for up to five years and
- registration is also a requirement to qualify for Federal student aid, job training benefits, and most Federal employment.

In essence, Canadian family members on visas need not register, regardless of the visa type. However, Canadian family members holding dual US citizenship (by birth or naturalization) **MUST** register, regardless of passport/visa status. Further information is available on the [Selective Service System website](#).

So – if you have a male baby while posted to the United States – YOU MUST PAY ATTENTION TO THIS!

FAMILY POSTING CHECKLIST– ITEMS TO CONSIDER

This includes items specific to the family members. Please see CDLS Welcome Books and/or websites for a complete checklist for the member.

Moving Company at Origin:

Phone:

OR = Canadian Detachment Orderly Room

✔ WHEN YOU RECEIVE POSTING MESSAGE
You and/or the member - Contact your BGRS (IRP) Rep
Contact your Family Sponsor – If you have one in your new location
Contact MFS in your New Location – sign up for the newsletter and Facebook right away if you haven't already!
Start your inventory
Watch the WebEx “Welcome Messages” – MFS WebEx (see Recorded Sessions)
Watch the “So You’re Posted To The US – Now What? – Everyone moving down should watch this either live (best!) or recorded (second best!)
Get familiar with the CAFconnection.ca website for general MFSUS information as well as drill down to the state/community you are moving to get some great local information
Make sure the member has secured the Official (Green) Passport and Visa (NATO2)- that the process is on target
PREPARING FOR THE MOVE & BEFORE YOUR HHT
Read about your family’s education on the Children’s Education Management (CEM) website. If you are unclear about any aspect of your child attending school in the US contact the CEM Guidance Counselors listed on the CEM website.
Book hotel
Book car rental if BGRS (IRP) hasn’t / include GPS (or bring own)
Look for houses / Start contacting and setting up appointments (Welcome Books may have sites to check out), talk with the MFSCs.
Request medication refills to cover you for 6 months after arrival at new posting for all family members on monthly prescriptions and eyewear are up to date for family members before leaving
Make sure you have any required copies of medical records for your family members
Transfer vehicle ownership into the member’s name to avoid State “Property Taxes”
Inform your health insurance company (PSHCP) of your pending move to the USA – Get “Comprehensive Coverage” (this is in addition to the member going to the OR) https://www.sunnet.sunlife.com/Registration/register.wca
Establish contact with your family sponsor and/or a real estate agent for HHT
Contacting your MFS Coordinator prior to you HHT can be of great benefit in understanding the community in preparation for your HHT and subsequent move.
Register your change of address with the post office



Arrange to cease your utility services (30 days in advance for some companies)
DURING YOUR HHT
Open a US bank account, if you haven't already done so and have the member get a void cheque to his/her CDN DET/SUPPORT UNIT Clerk
Inquire about your vehicle importation and state licensing/insurance in the US
Get cell phone and home phone/cable/internet – at least information on what is offered
Contact the utility and insurance companies (Rental Insurance) at your destination
Contact schools for children's education – Maybe meet with School Liaison Officer at Readiness Centre
Inquiries about registration for sports while at the school. Some sports start in Aug.
Check in with your local/regional MFS Coordinator for specific information that might be helpful to your family. Providing them with your contact information will assist them in keeping in touch and sharing information. Sign up for the newsletters for ongoing great information.
MOVING
Complete your inventory of furniture
Make sure you have the contact name and phone number for the driver of the moving van. Ensure the driver has your cell/hotel number for F&E delivery and questions should they have them at the border.
Make sure you have your HG&E shipment form
Make sure you have your vehicle importing forms
Make sure to have your Renter's Insurance in place
Make sure you have your children's immunization records
Make sure your pets are vaccinated and bring documents with you
Make sure prescriptions are filled for 6 months
Make sure that health care for children staying behind in Canada is covered through PSHCP. Point of Contacts (POC): (1) Orderly Room, (2) Sun Life at (888)757- 7427, and (3) Canada Life at (800)957-9777 957-9777
Book hotels for trip and arrival, ask if your stay can be extended if necessary (If HG&E is late). If with pets, make sure they are pet friendly
Obtain the requisite documents for your automobile (HS-7, Compliance Letter, EPA 3520-1, CBP 7501) through your vehicle manufacturer to provide at the border
Contact your POC for EAD applications to start your process before your arrival
Apply for Employment Insurance as soon as you finish your job or within 4 weeks of your last day
AT THE BORDER
Ensure you have all documents required at the border
Obtain an I-94 for each family member
UPON ARRIVAL
Contact driver to arrange for delivery of your HG&E
Get Military Dependent ID and register in DEERS for health care (if applicable)
Register you and your family at the base MTF (if applicable)

	Complete an insurance claim for damaged HG&E (if required)
	Apply for Social Security Number
	Apply for Spouse/Dependent's EAD
	Apply for Driver's License
	Check in with your MFS Coordinator


ANNEX A – TEMPLATES FOR MEDICAL AND DENTAL

You can print these templates and laminate it to use. You can also contact your **MFS Coordinator** as they may have some prepared for you.


Allianz – It has all the pertinent information your doctor will need to direct bill Allianz Global

  <p>ALLIANZ GLOBAL ASSISTANCE PUBLIC SERVICE HEALTH CARE PLAN DEPARTMENT PO BOX 71987, RICHMOND, VA, 23255-1987 PHONE: 1-800-363-1835</p> <p>PSHCP GROUP CONTRACT NUMBER: 055555 POLICY / CERTIFICATE NUMBER: _____</p>	<p><i>Allianz Electronic Billing ID – #50749</i></p> <p><i>Email: pshcp@allianz-assistance.ca</i> <i>For medical insurance inquiries and preapprovals (NOT for claims submission).</i></p> <p><small>Use of this card authorizes Sun Life, its agents and service providers to collect, use and disclose information about me, my spouse and my dependents to other persons or organizations who have, or require relevant personal information about me, my spouse and my eligible dependents pertaining to our claims for the purposes of administration, audit, paying claims and patient safety</small></p>
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Dental (Canada Life)

 <p>CANADA LIFE DENTAL BENEFITS FOREIGN BENEFIT PAYMENTS PO BOX 6000, WINNIPEG, MB, R3C 3A5 Canada PHONE: 1-855-415-4414</p> <p>PLAN NUMBER: 55777 POLICY / SERVICE NUMBER: _____</p>	<p>Dental claims must be mailed to the office in Canada with a dental claim form signed by the member.</p> <p>Register and login to GroupNet for benefit info and to contact Canada Life</p>
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Tricare

 <p>TRICARE® Member's Foreign Identification Number: _____ (Will be asked for the last 4 digits)</p> <p>MTF Appointment Line:</p>	<p>TRICARE is used only Military Medical Treatment Facilities. If referred for medical care off base, please remember to ask for a written referral prescription, which may be required by Allianz for reimbursement.</p> <p><i>*Please note this is not a valid insurance card, but an aide to remember the Member's FIN to book medical appointments*</i></p>
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ANNEX B – DENTAL FORM



STANDARD DENTAL CLAIM FORM

Please print



PART 1 DENTIST		UNIQUE NO.	SPEC.	PATIENT'S OFFICE ACCOUNT NO.	I HEREBY ASSIGN MY BENEFITS PAYABLE FROM THIS CLAIM TO THE NAMED DENTIST AND AUTHORIZE PAYMENT DIRECTLY TO THE DENTIST. If money goes to dentist, Member then sign. SIGNATURE OF SUBSCRIBER Member	
P	LAST NAME	GIVEN NAME		D		I UNDERSTAND THAT THE FEES LISTED IN THIS CLAIM MAY NOT BE COVERED BY OR MAY EXCEED MY PLAN BENEFITS. I UNDERSTAND THAT I AM FINANCIALLY RESPONSIBLE TO MY DENTIST FOR THE ENTIRE TREATMENT. I ACKNOWLEDGE THAT THE TOTAL FEE OF \$ _____ IS ACCURATE AND HAS BEEN CHARGED TO ME FOR SERVICES RENDERED. I AUTHORIZE RELEASE OF THE INFORMATION CONTAINED IN THIS CLAIM FORM TO MY INSURING COMPANY/PLAN ADMINISTRATOR. I ALSO AUTHORIZE THE COMMUNICATION OF INFORMATION RELATED TO THE COVERAGE OF SERVICES DESCRIBED IN THIS FORM TO THE NAMED DENTIST. SIGNATURE OF PATIENT (PARENT/GUARDIAN) Member OFFICE VERIFICATION
A	ADDRESS	APT.		E		
T	CITY	PROV.	POSTAL CODE	S		
I	DENTIST PHONE NO.					

DATE OF SERVICE DAY	MO.	YR.	PROCEDURE CODE	INTL. TOOTH CODE	TOOTH SURFACES	DENTIST'S FEE	LABORATORY CHARGE	TOTAL CHARGES	INSTRUCTIONS

PART 2 EMPLOYEE INFORMATION

Plan Number _____ Division Number _____ Employee Identification Number _____

Plan Name _____

Employee Name _____ Date of birth ____/____/____
Day Month Year

Employee address _____

At Canada Life, we recognize and respect the importance of privacy. Personal information that we collect will be used for the purposes of assessing your claim and administering the group benefits plan. For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to www.canadalife.com.

I also consent to the use of my personal information for Canada Life and its affiliates' internal data management and analytics purposes.

I authorize Canada Life, any healthcare provider, my plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefits programs, other organizations, or service providers working with Canada Life, located within or outside Canada, to exchange personal information when necessary for these purposes. I understand that personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. I certify that the information given is true, correct, and complete to the best of my knowledge.

Employee's Signature Member Date _____

PART 3 COORDINATION OF BENEFITS

1. Patient's relationship to you _____ 2. Patient's date of birth ____/____/____
Day Month Year

3. If the patient is a child, does the patient reside with you? Yes No

4. If the child is over 18: a) Is the dependent a full-time student? Yes No
 b) If student, how many hours per week at school? _____
 c) Is the dependent employed? Yes No If yes, how many hours worked per week? _____

5. a) Are you or any other member of your family entitled to benefits under any other plan? Yes No
 If yes, name of family member insured _____ Relationship to employee _____
 Name of other insurance company _____ Policy Number _____
 b) Is any member of your family (other than yourself) insured as an employee under this plan? Yes No
 c) If yes to questions 5 a) or b), and the patient is a dependent child, please provide spouse's Date of Birth ____/____/____
 Day Month Year

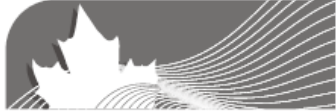
6. Is this treatment required as the result of an accident? Yes No
 If yes, give date, location, and explain how accident happened _____

7. Is a claim being made for Worker's Compensation Benefits? Yes No

8. If claim is for denture, crown or bridge, is this initial placement? Yes No If no, give date of prior placement and reason for replacement.

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ANNEX C – CRA



Information Sheet

Spouses of Canadian Government Employees on Foreign Assignment – Residency Status for Tax Purposes

The purpose of this document is to provide **general residency information** for the spouses of employees of the Department of National Defence (“DND”)/members of the Canadian Armed Forces (“CAF”) and Department of Foreign Affairs, Trade and Development (“DFATD”) Canada that are sent on foreign assignments. This document does not address all possible situations that may require more analysis when determining the tax implications.

Please note that our reference to a spouse in this document includes a common-law partner.

Spouses that Intend to Return to Canada and expect to Maintain their Canadian Residency

Where you are the spouse of a Canadian Government employee and are moving with your spouse and family to another country for your spouse to carry out a foreign assignment for the Government of Canada and it is your intention to return to Canada following the assignment, then you will be considered a factual resident of Canada. This factual residency is based on your intention to return to Canada as well as your secondary residential ties maintained with Canada, as described in paragraph 1.14 of Folio S5-F1-C1.

Please do not complete a Form NR73, Determination of Residency Status (Leaving Canada).

As a factual resident, you will have to complete and file your Canadian Personal Income Tax Return and you will meet the residency requirement for Canadian benefits administered by the CRA.

Spouses that do not expect to Maintain their Canadian Residency

If you believe that you will be a non-resident of Canada when you leave with your spouse and family for the foreign assignment because your intention, primary ties and secondary ties support your status as a non-resident of Canada, then you should complete Form NR73, *Determination of Residency Status (Leaving Canada)*. The Canada Revenue Agency will review the information provided in your completed Form NR73 to determine whether or not you will be considered a non-resident of Canada.

If it is determined that you will be a non-resident of Canada, you should know the tax implications, which include:

- (1) You will be deemed to have disposed of certain properties that may give rise to capital gains (taxes on gains can be deferred by using Form T1244, *Election, Under Subsection 220(4.5) of the*



Canada Revenue Agency
Agence du revenu du Canada

Canada

Income Tax Act, to Defer the Payment of Tax on Income Relating to the Deemed Disposition of Property);

- (2) You will only be able to create additional RRSP room if you have earned income in Canada;
- (3) You will not be able to contribute to a Tax Free Savings Account; and
- (4) You will be subject to tax of up to 25% on certain payments from Canadian sources, such as investment income (Part XIII tax).

For further information with respect to the determination of an individual’s residence status, please consult CRA’s Income Tax Folio S5-F1-C1 available at: <http://www.cra-arc.gc.ca/tx/tchncl/ncmtx/fls/s5/f1/s5-f1-c1eng.html>. Further information on how income tax rules apply to Canadian residents that leave the country can be found in <http://www.cra-arc.gc.ca/tx/nrsdnts/ndvds/nrs-eng.html>.

Should you have any further questions or require additional information regarding this, please do not hesitate to communicate with the International and Ottawa Tax Services Office.

ANNEX D – INSURANCE TEMPLATE

Fill in all appropriate fields. Convert your KM into Miles. However, keep both listed. You will need a copy of your current insurance cards too.

Please copy and paste sections as many times as you need.

VEHICLES

Year:

Make:

Model:

Color:

VIN:

Odometer reading: _____; as of _____(date)

Current plate # (Province/State, date expired)

RECREATIONAL VEHICLES

Year:

Make:

Model:

Color:

VIN/Serial Number:

Odometer reading: _____; as of __ (date)

Current plate # (Province/State, date expired)

RENTERS INSURANCE

List here your current home/renters insurance policy information

Carrier:

Amount Insured:

Claims:

LIFE INSURANCE

NEW ADDRESS IN US

CURRENT DRIVER'S LICENSE INFORMATION

Name:

DOB:

State/Province:

Number:

Expiration date: