

THE CSA MEMBER HANDBOOK: BENEFITS & SERVICES



Canadian Snowbird Association
Commitment, Service and Advocacy for Travellers

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Table of Contents



THE CSA MEMBER HANDBOOK: BENEFITS & SERVICES

Part One: Introduction

The CSA...Who we are	4
The CSA...Speaking as a large united group!	5
The CSA...Results count!	6
The CSA...Our commitment to the future	8
The CSA...Special Action Fund	9

Part Two: Benefits & Services

The Snowbird Currency Exchange Program.....	10
The CSA Website – www.snowbirds.org	12
The CSA Auto/Home Insurance Plan.....	13
Medipac Travel Insurance	14
CSA Personal Accident Insurance Plan	15
The CSANews Magazine.....	16
The Canadian Travellers' Report Card.....	17
The CSA Travellers' Checklist	18
The CSA Travel Information Guide.....	19
Snowbird Lifestyle Presentations	20
Snowbird Extravaganzas and Winter Information Meetings	21
Notes.....	22

The content of this guide is accurate to the best of our knowledge, based on information available at the time of printing (2022), and is to be used for general information purposes only. We welcome any comments you may have about the guide.





The CSA Who we are



With over 115,000 members, the Canadian Snowbird Association (CSA) is a national not-for-profit advocacy organization dedicated to actively defending and improving the rights and privileges of travelling Canadians.

The words “snowbird” and “travel” are almost synonymous. It was the love of travel that, in 1992, brought one thousand and ninety-two dedicated Canadians together in a show of absolute unity to stage a rally in Lakeland, Florida outraged at the reduction of payments by our provinces for out-of-country emergency medical care.

Many were seniors living on fixed or limited incomes. Some held property in the United States while others rented a vacation property from year-to-year. Some were simply on vacation. All believed in the *Canada Health Act*, and the basic right of Canadians to receive the same treatment abroad as Canadians receive at home.

The CSA always has and will continue to defend the principles of the Act which states, “...where the insured health services are provided out of Canada, payment is made on the basis of the amount that would have been paid by the province for similar services rendered in the province, with due regard, in the case of hospital services, to the size of the hospital, standards of service and other relevant factors” (*Canada Health Act, sec. 11(1)(b)(ii)*).

Currently, a number of provinces are paying just \$100 for each out-of-country hospital day – an amount that is far less than the provincial rate.

The CSA believes that all Canadians should be allowed the freedom to travel – within Canada at any time – even after being absent from the country for up to 182 days allowable in most provinces and territories. Some of the provinces are co-operating with us and we continue to work to ensure all provinces recognize our freedom to travel.

What started as a crusade to find affordable emergency out-of-country travel health coverage has grown into a national organization, dedicated to preserving the rights of all Canadians, the *Canada Health Act* and our national medicare system.

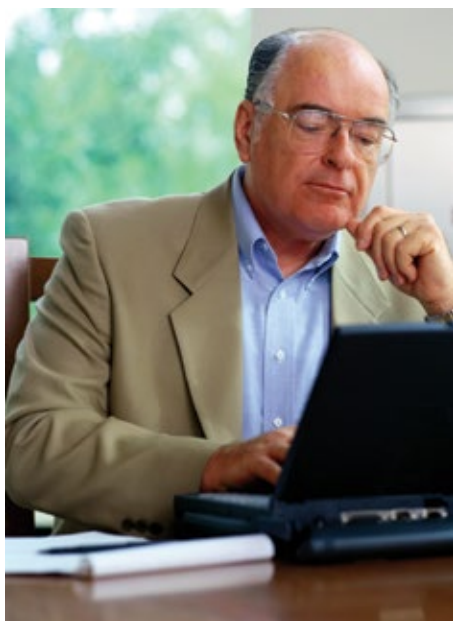
The CSA Results count!

The CSA actively lobbied governments to adhere to the *Canada Health Act* when provinces and territories reduced out-of-country coverage, thereby putting upward pressure on insurance prices. When the consultation process proved fruitless, we brought court action to defend our rights.

The CSA monitors border-crossing issues and defends the rights of all Canadians to travel freely. When the United States Immigration and Naturalization Service (INS) proposed sweeping changes to their B-2 visitors' visa policy that threatened to reduce from 182 to just 30 days the amount of time Canadians could travel to the United States, the CSA immediately contacted the Canadian Department of Foreign Affairs and the INS itself. We partnered with individual U.S. governors, state chambers of commerce and tourism boards to express our concern and to remind them of the positive economic impact which Canadian travellers have on their communities. Remarkably, many of the offices that the CSA contacted were unaware of the INS' proposed changes. Our efforts resulted in this issue being placed before the U.S. Congress, discussed at the Canada/U.S. trade meeting and thoroughly dealt with in the international media. An invitation for the CSA to

appear before the U.S. House Small Business Committee on Capitol Hill in Washington resulted in the CSA being given a letter stating that Canadians, otherwise eligible to enter the United States, would not be hindered by the proposed regulations.

The CSA defended the rights and privileges of travelling Canadians residing in all provinces and territories. Provincial reductions to the duration and reimbursement of health-care coverage and prescription allotment were opposed and important change was effected.



CSA Victories

- ◆ In 2020, the CSA launched a successful legal challenge against the Ontario Government which reinstated emergency out-of-country insurance coverage for travelling Ontarians.
- ◆ The CSA lobbied the U.S. Congress to advance the Canadian Retiree Visa through legislation introduced in both the Senate and House of Representatives.
- ◆ The CSA successfully lobbied the federal government to double the life span of the Canadian passport to 10 years.
- ◆ The CSA lobbied the state of Florida to repeal legislation requiring foreign drivers to obtain an International Driving Permit in order to operate a motor vehicle.
- ◆ The CSA worked in partnership with the governments of British Columbia, Alberta, Saskatchewan, Manitoba, New Brunswick, and Nova Scotia to increase the amount of time that residents from each province may be out-of-province from six to seven months while still maintaining their provincial health coverage.
- ◆ The CSA successfully lobbied for the repeal of the application of Provincial Sales Tax (PST) to travel medical insurance premiums in Saskatchewan.
- ◆ The CSA convinced the Ontario government to restore emergency health-care reimbursement rates to their former rate and extend out-of-province travel to seven months or 212 days.

Testimonials

"All Canadians should thank the Canadian Snowbird Association."

John Ellis (JEB) Bush, Governor of Florida, 2004

"The Canadian Snowbird Association has effectively represented the interests of retired travellers in our province for over two decades."

Dalton McGuinty, Premier of Ontario, 2003

"I am impressed with the strength of your organization, the united voice with which it speaks ... and the opinions of your members are actively sought by our government."

Mike Harris, Premier of Ontario, 1999



The CSA Our commitment to the future

The CSA is committed to preserving and protecting the rights of all travelling Canadians.

The portability section of the *Canada Health Act* will continue to be uppermost on our agenda. We will continue to put pressure on the federal minister of health to enforce the *Act*, and to ensure that all Canadians enjoy the rights, freedoms and benefits envisioned when the *Act* was passed into law.

The restrictions placed by provinces and territories on prescription drugs have sparked concerns from many members. We are working with provincial and territorial governments to address the hardship and risk to our health caused by these limitations.

The difficulties members have encountered in crossing borders have been numerous. Canadians are still being turned back at the Canada-U.S. border and have had their winter plans arbitrarily changed.

In conjunction with the Global Affairs Canada (GAC) and Canada Border Services Agency (CBSA) in Ottawa and the U.S. Department of State and U.S. Customs and Border Protection (CBP), we continue to investigate options in reducing limitations on Canada-U.S. travel.

We also continue to lobby provincial and territorial governments with respect to the preservation of health coverage, access to prescription drugs, and access to voting rights for travellers.

Please continue to send your comments and concerns either by mail, or e-mail at csastaff@snowbirds.org.



The CSA Special Action Fund

The Special Action Fund is a vital resource to be applied when a threat to the rights and privileges of our members is imminent. Every dollar donated is held in a separate account that is independent of the daily operating budget of the association. The Special Action Fund is utilized when the CSA does not have the time to seek donations, and must engage immediately in government lobbying and consultation.



In response to member feedback, in 2012 and 2013, the CSA lobbied the U.S. Congress to increase the amount of time that Canadian retirees could spend in the United States from six to eight months. As a result of our lobbying efforts, the “Canadian Retiree Visa” was included in multiple bills in both the Senate and House of Representatives. At the time of printing, our proposal is being considered in both Houses.

Also in 2013, the state of Florida enacted legislation which required foreign drivers to obtain an International Driving Permit in order to operate a motor vehicle. The CSA acted swiftly and successfully lobbied the Florida Legislature to repeal the requirement.

In 2020, the CSA launched a successful legal challenge against the Ontario Government which reinstated emergency out-of-country insurance coverage for travelling Ontarians.

In each of these instances, the Special Action Fund was a vital resource to the association.

Is the limit on the amount of prescription medication you can obtain at one time, despite travelling for an extended period, a concern to you?

Or, if you simply believe that your voice needs to be heard by government, help the CSA represent your interests when Canadian or U.S. legislation may negatively affect your ability to travel.

We cannot predict the political future for travelling Canadians. We do know that it will be a road of unexpected twists and turns. We can navigate them with the Special Action Fund.



The Snowbird Currency Exchange Program

Now you too, along with thousands of satisfied snowbirds, can exchange your Canadian dollars for U.S. dollars at an exclusive, preferred rate that is better than the over-the-counter exchange rate at your local financial institution.

The Snowbird Currency Exchange program lets you transfer funds automatically and continuously from any Canadian financial institution to any U.S. financial institution at the beginning of each month, whether you are in the U.S. or back in Canada. The program works by pooling the funds of all participants, giving us bulk purchasing exchange rates. The savings are passed on to you and other participants. It is managed by a major financial institution so complete security is assured. It is a convenient, proven program that is worry-free.

HERE'S HOW THE PROGRAM WORKS

Your Canadian dollars will be withdrawn from your chequing account on the first* banking business day of every month you specify. Your Canadian dollars will be converted to U.S. dollars at the rate negotiated by the Canadian Snowbird Association based on a bulk purchase of all participating members' funds for that month. The resulting U.S. funds will be deposited into your U.S. account on the fifth* banking business day of the month.

In addition to a one-time enrolment fee of \$5.00, active CSA annual members pay just \$2.00 per monthly transfer. CSA lifetime members pay no monthly transfer fee.

Warning: With other currency transfer programs, including those from Canadian banks, the receiving U.S. banks may charge an additional fee of up to \$15 to receive an international money transfer – with the Snowbird Currency Exchange Program, no fee will be charged by your U.S. bank. It is that good!

Designed Exclusively for the Canadian Snowbird Lifestyle

Snowbird Currency Exchange Program™



Proven by thousands of snowbirds

Exclusive, preferred exchange rates

Automatic monthly transfers

Low or no transfer fees

Save \$100s each year!



Endorsed by the



IF YOU ARE A FIRST-TIME PARTICIPANT

Simply fill out the application form available from the CSA office, attach two voided cheques, one from each account (Canadian and U.S.), and mail them to the Canadian Snowbird Association. On the starting month you indicate, and every month thereafter, we will transfer the amount you specify from your account at any Canadian financial institution to your account at any U.S. financial institution.

IF YOU WERE ENROLLED PREVIOUSLY

If you have already participated in the program and would like to extend, increase or reduce your transfers, simply fill out the application form available from the CSA office, and return it without any voided cheques, unless your banking information has changed.

Important: Your U.S. bank account must be based in the U.S.—Canadian \$US denominated accounts are not applicable.

For more information or to join the Snowbird Currency Exchange program, call us at **(416) 391-9000** or **1-800-265-3200**.

* Allow for weekends and/or statutory holidays (Canadian or U.S.) when banks are normally closed to determine the deposit date into your U.S. bank account.



The CSA website www.snowbirds.org



The official website of the Canadian Snowbird Association is your information portal on the internet for all travel-related information pertaining to the snowbird lifestyle.

Website highlights include:

- ◆ CSANews – read current and past issues of our quarterly publication online.
- ◆ *The Canadian Travellers' Report Card* – how is your province or territory performing on travel-related matters? Find out with our Canada wide evaluation.
- ◆ News Releases – get the latest up-to-date information on issues of importance to travelling Canadians.
- ◆ Bird Talk
- ◆ Upcoming Events – a listing of upcoming snowbird events in both Canada and the U.S.
- ◆ Member Benefits – check out our value-added programs to help you make the most of your snowbird lifestyle.
- ◆ U.S. Tax Forms – download the latest versions of 8840 and W8-BEN.



The CSA Auto/Home Insurance Plan

Your snowbird lifestyle exposes you to unique risks under your home and automobile insurance protection. Your home in Canada may be vacant for several months and your automobile is often outside Canada for extended periods of time. Many insurance companies assess premium surcharges under these conditions; and, in some instances, your automobile or home policy may be voided if you fail to notify your insurer of an extended absence. The CSA Auto/Home Insurance Plan has been designed to meet your snowbird lifestyle insurance needs and offers comprehensive protection at competitive prices.

CSA
Auto/Home
Insurance Plan

For further information, or to obtain a quote, call us toll-free at **1-800-265-3200** or **(416) 391-9000**.

Before you pack up and head south.
Get the insurance plan that's right for your lifestyle!



Underwritten by the Intact Insurance Company

Subject to government regulations and licensing, may not be available in all parts of Canada.

Medipac Travel Insurance

One of the CSA's first mandates was to find a comprehensive and affordable travel insurance program for members.

As the result of a formal request for proposal (RFP) by the CSA Board of Directors, Medipac International was chosen as our exclusively endorsed provider for emergency out-of-country travel insurance.

There are three key elements to any travel insurance program: the price, the policy provisions, and the emergency medical assistance service. For over thirty years, the CSA and Medipac have worked together to provide members and clients with, what we believe to be, the best overall travel insurance

product designed to complement your snowbird lifestyle. Their premiums are reasonable; their policy provisions are fair and easy to understand; and, their medical assistance service is staffed with their own specially trained medical professionals. Medipac's extensive experience with foreign health care providers can make a world of difference should an illness or injury occur during your travels. They are only a telephone call away and at your service before, during, and after your trip.



MEDIPAC
Travel Insurance

Simply, call us toll-free at 1-888-MEDIPAC (633-4722)

www.medipac.com



CSA Personal Accident Insurance Plan

Why is this plan so important?

No one likes to think about accidents.

Insurance cannot prevent them but it can protect you and your spouse against severe financial hardships that accompany sudden accidental death, dismemberment or loss of sight. While the personal loss is irreparable, it is possible by means of this insurance to minimize the economic consequences.

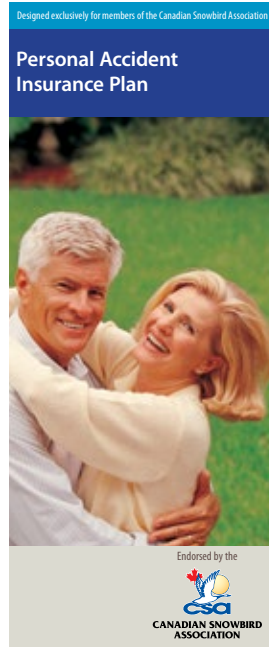
Accident insurance should not be considered a replacement for life insurance. However, recent years have brought an unfortunate increase in serious accidents of all kinds. Our daily newspapers report tragedies, involving people at work, at play, in airline and snowmobile accidents, and even in those home activities we usually think of as safe. Accident insurance is a means of increasing your financial protection significantly, at a fraction of the cost of life insurance.

Scope of coverage

You are covered (your spouse is also covered if you have elected to insure him/her) for accidents which may occur anytime – on or off the job – while travelling or at home, including travel as a passenger in any scheduled aircraft. The insurance is in effect 24 hours a day, 7 days a week. Some limitations apply – see brochure for details.

Benefits are payable regardless of any other benefits that you or your spouse may receive from any insurance company other than the insurer, or any other organization.

For further information, or to receive a detailed brochure and application form, call us at **(416) 391-9000** or **1-800-265-3200**.



The CSA News Magazine

CSA News is the quarterly publication in both official languages for Canadian Snowbirds. It was first published in 1992 and has surpassed its 100th issue. This colourful, fun, and informative magazine is always warmly anticipated by its readers. It will keep you up-to-date on the latest initiatives and accomplishments of the association and will provide you with timely and informative columns on issues relating to the snowbird lifestyle. The regular columns featured in CSA News include information pertaining to travel, health, financial services, and border crossing. There are also columns written by actual snowbirds, just like you.

Members are encouraged to contribute their own advice, experience and information, whether it is a traveller's column, snowbird alert, or letter to our Bird Talk reader's forum. Snowbirds are unique by their very nature. Although many publications cater to the mature market, none cater exclusively to their lifestyle.



The Canadian Travellers' Report Card

The *Canadian Travellers' Report Card* is a comprehensive evaluation of government policy and practice for Canadians who travel.

Graded similar to an academic report card from a failing grade of "F" to A+, this comprehensive document reviews the federal, provincial and territorial governments across Canada on five key areas as they relate to snowbird travel. The sections include:



- ◆ Preservation of health coverage for frequent travellers
- ◆ Access to emergency health coverage when travelling
- ◆ Access to prescription drugs for use during travel
- ◆ Access to voting rights for travellers
- ◆ Availability of government information

The report, updated every few years, is produced in both a hard-copy magazine format as well as an electronic copy for free download from the CSA website www.snowbirds.org.

The report card, when released in hard-copy is direct-mailed to every elected federal, provincial and territorial politician in Canada in addition to an electronic copy being sent to accredited news media across Canada.

The report card forms the basis for our government lobbying and advocacy work across Canada.

The CSA Travellers' Checklist

It is easy to forget the details in the excitement of going away. The CSA is ready to help with the *CSA Travellers' Checklist*, a collection of travelling tips on a rich variety of travel-related topics that is sent to all members in a hard-copy format. In addition, the travel tips are also available for download from the CSA website at www.snowbirds.org.

Did you remember to...

- ✓ Check your travel documents? Ensure easy passage through customs and immigration!
- ✓ Pack your prescriptions? Prepare proof of prescription and over-the-counter medication!
- ✓ Purchase travel medical insurance before you leave? Read your policy and ask questions!

The CSA invites all members to contribute their own travel tips for inclusion in future reprints. Just e-mail the CSA with your travel tips to csastaff@snowbirds.org and your tip may be included in the next *CSA Travellers' Checklist*!



The CSA Travel Information Guide

Rules and regulations – they are here for your review. The CSA presents this handy and informative members' guide to the rules and regulations of crossing borders, mindful that many members are concerned with the intricacies of travel between Canada, the United States and elsewhere. *The CSA Travel Information Guide* covers numerous travel-related topics.

Sections include:

- ◆ Daily questions before you leave
- ◆ Crossing the border
- ◆ Bringing items to the United States
- ◆ Daily questions about the United States
- ◆ Bringing items back to Canada
- ◆ Embassy and consulate information

To supplement the hard-copy print version of the guide, the *CSA Travel Information Guide* can also be accessed online at www.snowbirds.org.



Snowbird

Lifestyle Presentations

In partnership with Medipac International, the association hosts a series of single afternoon special presentations across Canada comprising professional entertainment as well as useful information and advice on travelling south the coming year.

The presentations – held annually in September and October – alternate between a Western Canada (Ontario to British Columbia) series, an Eastern Canada (Ontario to Atlantic Canada) series, and an Ontario series.

Information on specific dates and locations can be obtained from the CSA News magazine, visiting the CSA website www.snowbirds.org, or by calling the CSA office at **(416) 391-9000** or **1-800-265-3200**.



Snowbird Extravanzas and Winter Information Meetings

In partnership with Medipac International, the association hosts a series of one-day information meetings and two-day extravaganzas across the southern United States, comprising professional entertainment as well as useful information and, in the case of extravaganzas, a trade show component.



Bowser and Blue at the Florida Snowbird Extravanza

The presentations – held annually in February and March – are held in several cities in Florida, Texas, Arizona and California. A francophone meeting is also held each year in Florida.

The first and primary extravaganza is held in Florida in mid to late January during which the association’s annual meeting is also held.

Information on specific dates and locations can be obtained from the CSANews magazine, by visiting the CSA website www.snowbirds.org, or by calling the CSA office at **1-800-265-3200**.



▲ Scottish-Canadian tenor John McDermott
▶ Country superstar Michelle Wright



Protect your home and auto with an insurance plan designed for your lifestyle.



Your world is unique...
we insure it.

Call us for a quote today

1-800-267-8000

Group Services Insurance Brokers Limited



CSA
Auto/Home
Insurance Plan

MEDIPAC TRAVEL INSURANCE[®]

For Canadians who are heading south this winter



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Underwritten by Old Republic Insurance Company of Canada

