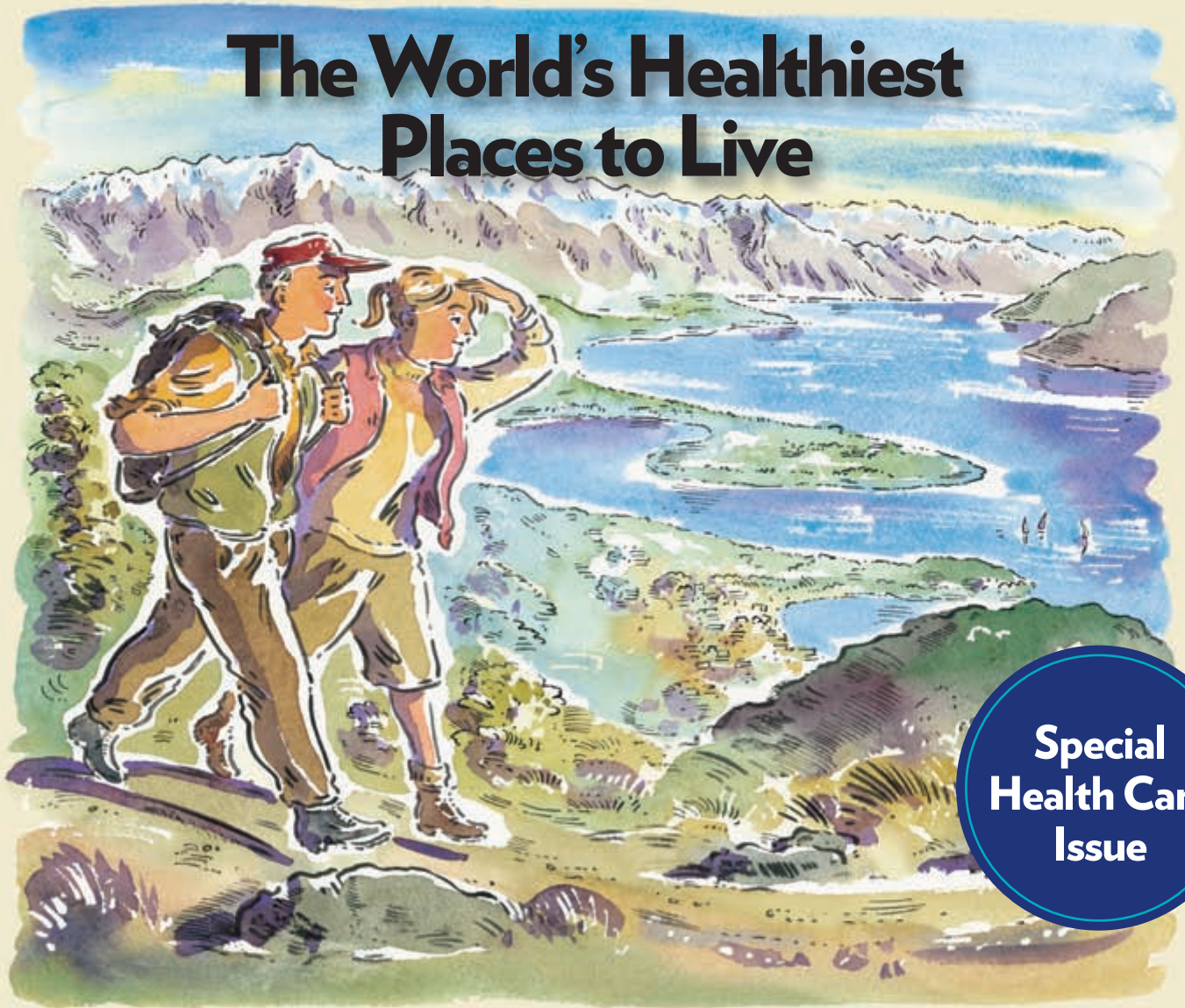


# INTERNATIONAL LIVING

June 2010 Vol.30 No.2

[www.InternationalLiving.com](http://www.InternationalLiving.com)

## The World's Healthiest Places to Live



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Profile By Suzan Haskins

# Laid Off, This Couple “Retired” Early in Costa Rica

Name: Andy Browne and Fran Weiner

Age: Both 60

Nationality: American

Living in: Playa Hermosa, Costa Rica

In 2008, Americans Andy Browne and his wife Fran Weiner both lost their jobs. It was time to reassess their lives. And the more they talked, the more enticing the idea of “retiring” overseas started to look.

Enticing and, as they began to realize as they studied their finances, perhaps necessary. “We needed a strategy that would allow us to stretch our retirement dollars,” says Andy.

For years, Andy and Fran had fantasized about retiring to Costa Rica. Nearly a decade before, on a winter holiday, they’d fallen in love with the little Central American country.

“What was most important to us was that we could reduce our expenses. Our health insurance alone was going to cost us \$1,800 a month,” Andy says.

In Costa Rica, they found that as legal residents they could qualify for the free public health system. They could also buy private health insurance for a tiny fraction of the cost back home.

After doing some research—both from a distance and on the ground—they decided to make the move. It just felt like the right thing to do.

In the temperate Central Valley halfway between San Jose and the Pacific Coast, they found a new three-bedroom home with gorgeous landscaping and rolling mountain views. Completely furnished down to the



Two months ago, Andy and Fran moved to Playa Hermosa in the Guanacaste province of Costa Rica.

silverware...and with high-speed Internet service, lawn service and a \$100 per month electricity credit...the rent was just \$600 per month.

Andy and Fran say they’ve fallen in love with their new life in Costa Rica, and with the adventure that each day brings.

Two months ago, after nearly a year in the Central Valley, they moved to the beach.

“We’re beach people from Miami,” Fran says, “and we wanted to live by the beach again.”

They now live at Playa Hermosa in the Guanacaste province on Costa Rica’s north-west Pacific coast. There’s an international airport just 25 minutes away near the bustling town of Liberia. Andy and Fran found a two-bedroom, two-bathroom house with a swim-

ming pool and a fenced-in yard for their new dog. It’s just a five-minute walk to the beach, and rent is \$1,000 per month.

Andy’s taken up boogie boarding. And both have happily adjusted to “life after work,” they say. They spend time doing “fun things”—playing with the dog, hanging out with friends, and volunteering whenever possible. They’ve also created a video blog about their new lives.

**“We reduced our spend rate by two-thirds, from more than \$6,000 a month to \$2,500.”**

And a pleasant side effect of retirement in Costa Rica, they say, is they’ve each lost 25 pounds...without dieting. “We attribute this to better eating habits and no fast food,” Andy says.

“Best of all, we reduced our spend rate by two-thirds, from more than \$6,000 a month to \$2,500.”

But Andy and Fran say they’ve benefited far more than just financially.

“We love it here,” Fran says, “Costa Rica is our new home.”

Learn all about Andy and Fran’s new life at: [www.BoomersOffshore.com](http://www.BoomersOffshore.com).

## World-Class Health Care for a Fraction of What it Costs at Home

As Andy and Fran learned, once they obtained legal residency in Costa Rica, they were eligible (required, in fact) to participate in Costa Rica’s universal health care system, CAJA. It’s among the best public health systems in the world, according to the World Health Organization, and is affiliated with 10 major public hospitals in the country and many small clinics in almost every community.

Foreign residents can also buy private insurance—most plans cover dental work, optometry, and cosmetic surgery in the case of an accident. Prescription drugs, certain medical exams, sick visits and hospitalization are covered at 70% of cost, and surgeon and anesthesiologist costs are covered 100%. Private medical insurance in Costa Rica currently costs about \$50 to \$100 a month per person, depending on age, gender and other factors.