



Successful International Assignments

Developing and supporting healthy,
happy, productive overseas employees:
A guide for global businesses

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Foreword

Welcome to Aetna International's guide to successful international assignments.

For many organisations, especially multinational corporations, foreign assignments are an important way of bringing their values and corporate culture into regional offices. Globally mobile employees ensure that international teams are all working towards the same goals. Moving executive staff to affiliate companies in other countries also helps to transfer operational knowledge and management skills and builds trust between locations.

To help you increase the likelihood of successful international assignments for your employees, this guide covers a range of important aspects of employee relocation, from pre-trip planning through to employee support in their new location. It offers insight, advice and support to help keep employees healthy, happy and productive. And it is not only the employee who matters, it is also vitally important to look after the families of those who undertake international assignments. The family must be adequately supported in their new location to give the assignment the best chance of success – a happy family means a happy employee.

One factor we discuss in more detail is the relationship between physical and mental health. Anxiety and stress are commonly associated with living and working in a new culture. Mental health can be exacerbated by an unhealthy lifestyle, which is often the result of many hours spent sitting at a desk. This can lead to increased health-related expenses for employees and companies, and lower productivity. In this guide we look at these challenges and aim to help you offer the best support for your employees working abroad, to improve their physical and mental health, to reduce absenteeism and to improve your teams' productivity all over the world.

Every organisation's success is highly dependent on its people. We aim to help you keep your people healthy, motivated and productive. If employees and their families – are happy and healthy, they will be much more likely to reach their own personal potential and will contribute more to their organisation's success, wherever they are in the world.

I hope you find this information useful. If you have any questions, or if you would like more information, our expert teams would be delighted to help you.

Richard di Benedetto
President, Aetna International



Part 1. Meeting the needs of the international employer



Global experience, local expertise



Aetna International provides health and well-being benefits to more than 800,000 people around the world, many of whom receive cover through their employer. We work with organisations large and small; from international Fortune 500s to small to medium enterprises (SMEs). Our clients include many industries, including oil and gas, education, faith-based, financial and technology. We also work with governments to meet the health care needs of their citizens – both in-country and globally mobile.

Combined with our 160-year history and the experience this brings, we understand the needs of businesses with internationally based teams.

What's important to you as the custodian of employee health and well-being?

- Assignee productivity
- Assignee safety
- Assignment success (from a financial perspective)
- Employee support from a duty of care perspective, protection of both your employee and your business
- Employee and their family feeling supported

1.A: The true cost of international assignments

The risks of overseas relocation

While there are clear benefits to relocating staff abroad there are also risks involved on both sides, not least, the cost. For an employer, foreign assignments are among the most expensive HR projects, averaging two to three times the basic annual salary of the employee, and often running into hundreds of thousands of dollars. Factored into those costs are multiple flights, temporary accommodation, moving costs, health care expenses, and potentially school fees, if families are involved. There are financial implications on the employee side too – in the planning and preparation of their trip – but there are also emotional costs in leaving family and friends for the promise of an unfamiliar country.

Because foreign assignments are so expensive, companies involved in moving staff around the world are continually looking to find ways of ensuring they don't fail. Unfortunately, 20-45% of them do.

“For an employer, foreign assignments are among the most expensive HR projects, averaging two to three times the basic annual salary of the employee.”

Why do assignments fail?

Overseas assignments fail for many reasons, most often when an employee's expectations of their new life don't quite match up to the reality. It can be something as straightforward as the change of climate. For someone sitting in an office situated in a rainy climate, the chance to relocate to Dubai might seem very appealing. However, the reality of arriving in the 40-degree summer temperatures with a family in tow and a significant amount of work pressure on their shoulders can prove an unpleasant shock. Sometimes relocations don't work out because people struggle to adapt to cultural differences in their new home.

Management recruiting firm Chalre Associates, details the five top reasons for expatriate assignment failure as:

- *Family stress*
- *Cultural inflexibility*
- *Emotional immaturity*
- *Responsibility overload*
- *Physical breakdown*

Understanding rising health care costs

Rising costs are driving inflation in the medical provision sector and, with it, customer insurance premiums. Continuing a decades-long phenomenon, global health care costs are rapidly rising as:

- *Populations age*
- *Chronic conditions become more prevalent*
- *The demand for health care services outpaces the supply*



This rise is driven by numerous other factors including individuals' lifestyle choices, rising demand for access to quality care, regulations that transfer the burden of costs to private plans and foreign exchange rates, and a new demographic of consumer – one that is technically savvy and demands personalised health and well-being solutions. In 2018, medical inflation was predicted to be 6% – consistent with the previous five years which have seen trends between 5.5% and 5% – higher than inflation across the globe. In some areas – for example Latin America – these rises are expected to top 11%. [One report](#) found that more than half of health insurers globally expect the upward trend to be greater or significantly greater over the next three years.

Another factor impacting the bottom lines of businesses is mandatory private health care in places such as Dubai. For businesses sending employees to the Emirate, this is often a cost they will have to absorb.

Top cost containment measures for employers

Every business faces a host of expenses, from materials costs to electricity bills. Smart businesses regularly review those expenses to ensure that they are necessary and appropriate.

Managing health care costs can add an extra layer of complexity. If a business cuts its health care benefits provision for its employees, it may save money in the short term, but this can result in staff sickness and reduced productivity, which will have an impact on revenue. By investing in health care, a business helps safeguard the health, well-being and productivity of its population. Healthy employees in turn help to reduce health care costs because fewer claims mean more controlled premium increases. It is clearly in the interests of businesses to keep their employees as healthy as possible.

I.B: Cost containment



“Having access to a wide network of quality health care providers, including primary care doctors, specialists and hospitals ensures access to care at a competitive price.”

Below are six examples of internationally recognised methods of health care cost containment and their composite parts. With such strategies in place, companies can manage the risk and cost of overseas assignments by partnering with health benefits providers.



1 Prevention and early intervention

Recognising that the most impactful cost mitigations can occur long before a health episode happens is critical to cost management. Innovative and forward-thinking health care partners or payers will be focused on keeping their members healthy, not just treating them when they become sick. Benefit providers should build processes where they are able to reach out to at-risk individuals to prevent illness before it develops. This should include condition-management and support programmes, ensuring people get the appropriate screenings and treatment.



2 Worldwide network management

Having access to a wide network of quality health care providers, including primary care doctors, specialists and hospitals ensures access to care at a competitive price. Network management ensures that reasonable and customary charges apply to treatment and that the right health outcomes are being achieved in the right place, at the right time.



3 Innovation, technology and new tools

Investing in innovative new technologies and services is a must in today's competitive health care environment. For example, providing virtual access to quality doctor care by phone or laptop from anywhere in the world lowers health care costs (for example by reducing the need to travel for treatment) and provides care when and where it's needed.



4 Risk analysis

Experienced payers carry out risk analysis on the health care data of international employee populations. By looking at data relating to claims utilisation and individual health assessment, for example, organisations can see common diseases or emerging problems, enabling them to tackle them with proven health care solutions. These could include workplace webinars on health topics or clinician visits for personal consultations.



5 Effective case management and precertification

Concurrent review and discharge planning can help ensure individuals are getting the right service in the right setting. This continued support helps to ensure individuals follow post-treatment protocols and can help prevent a relapse and return to hospital.

Precertification, also known as preauthorisation, is a review of the 'need' for in-patient care or other care before admission. It can be used to ensure that easy-to-prescribe procedures are not overprescribed by health care providers. It also helps to ensure that individuals are receiving the best treatment solutions for their condition. Both factors help to keep health care costs in check.



6 Fraud, waste and abuse (FWA) prevention

Fraud includes misrepresenting, deceiving or concealing information for financial gain. Many health care providers have dedicated FWA teams, like Aetna's International Special Investigations Unit (ISIU). Teams such as this one employ fraud investigators and analysts to ensure the careful management of monies. When health benefits providers need to have the right systems in place to get the information they need, they have the power and experience to pursue abuse of funds, wherever they find it. For example, when someone's claim or claims reach a certain threshold, this can trigger a referral, to ensure funds aren't misused and honest clients get the level of cover they've paid for. By reducing FWA, health insurers can help to keep premiums as low as possible.

I.C: Understanding expat employee needs

Expats are a broad group: people of many ages, from all socioeconomic backgrounds and almost every country on earth. They are single, they're in couples and they're families. But those on corporate assignment are often united by their drive, ambition and career-mindedness.

Another thread that unites expat employees is that they all want to achieve and maintain good health for them and their loved ones. But these two traits often compete for priority at a busy and stressful time.

Many expats deprioritise their own health and health care when relocating as the demands of settling in and amplified work pressures take precedence. This can result in degenerating physical and/or mental health of the assignee – in other words a degraded ability to meet the demands of the role – and the knock-on effect of this can be assignment failure.

Stress is a key reason for assignment failure, impacted by a range of unattended needs, from personal security and support network, to a lack of cultural knowledge and failure to integrate with local teams at work. The challenges of accommodation, diet, exercise, dependents' education and climate can also affect an individual's mental health.

“Aetna International continues to deepen its understanding of the broad range of ever-changing expat experiences as well as the increasing pressures and demands on businesses.”

Understanding the expat consumer

87% Embrace a degree of risk in their lives	81% Think people should take more responsibility for their health	74% Worried about the quality of health care in their new country	60% Feel stress is an unavoidable part of their lives	56% Say information overload means they don't know who to trust
52% Think future health services will be dominated by virtual support	51% Intend to be healthier but don't get round to doing anything about it	51% Are strong supporters of wearables to support healthy living	47% Trust the advice of friends and family more than professionals	47% Will look up symptoms online instead of going to a doctor or nurse
45% Are concerned about heart disease or high blood pressure	35% Are living away for more than five years	7% Say it's not worth paying for medical insurance	6% Are concerned about mental health issues	5% Think success is a result of chance and factors outside their control

Pioneering Change survey, Aetna International, 2016

International relocation is far more than a house, a job and an airline ticket – and no one's an expert until they've done it. Our surveys of expat experiences reveal that there are dozens of things that expats wished they'd known before moving, from understanding the schooling system and local food to basic language skills and the cost of living.

Aetna International continues to deepen its understanding of the broad range of ever-changing expat experiences as well as the increasing pressures and demands on businesses.

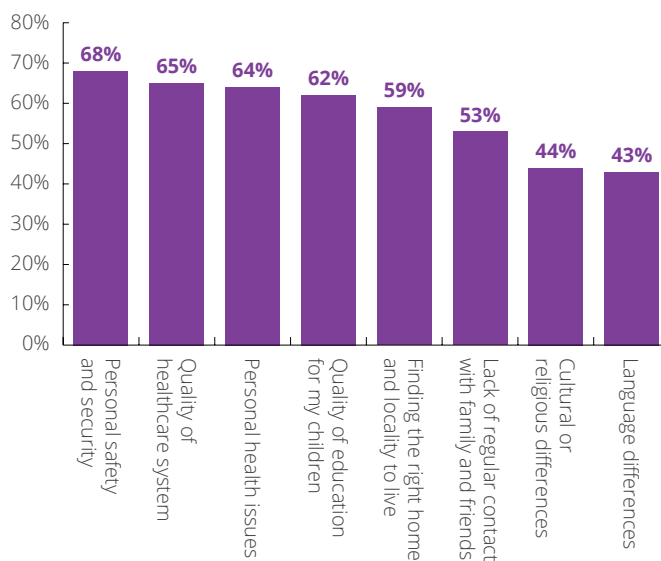
While we invest in large-scale surveys, the key to our understanding comes from our vast and growing practical experience from working over many years and around the globe. Our experts – many of whom are expats themselves – have helped organisations successfully manage the overseas relocation and management of thousands of people.

And we use data and insights on these varied demographics to drive the best health outcomes for all our members. For example, our What is Wellness? survey included in-depth data and commentary from families from all over the world, who had moved to a range of other countries. We found out what well-being meant to them, including aspects of diet, fitness, health care and security, to better understand the challenges of relocating internationally and settling in to a new life abroad.

Other surveys and studies have examined the impact on mental health and even personal identity in relocating abroad. This is one of the reasons why we understand the needs of international assignees.



Concerns when spending time in a new country?



“
Control the things
you can and then
deal with the rest
when it happens
”

Russian in Vietnam

“
Part of the reason
for travelling is the
different people
and cultures
”

Australian in
Singapore

“
Your health is the
most important thing,
if you don't have that
then the rest of it
doesn't matter
”

Japanese in US

What is wellness? Survey, Aetna International, 2017 - 2018

Part 2.

How to get serious about duty of care



Corporate health and wellness

Businesses have a duty of care to ensure their employees are looked after while they're abroad. This includes ensuring they have proper health and well-being cover and support services in place. Employers certainly need great core services, like medical, dental, disability and life cover. However, they're increasingly looking to partner with medical insurance experts who also have extensive knowledge of the international health care landscape and who can help them deliver a highly tailored package for their global employees.

Workplaces are also becoming increasingly diverse and complex, businesses are facing increasing demands for flexible and comprehensive health care benefits. This is particularly evident in the international private medical insurance (IPMI) market, as companies recognise the responsibilities they have for employees working overseas. They are also increasingly recognising the key role a robust health care benefits package can have on talent acquisition and retention.

The best health care providers will work with a business (typically HR departments), focusing on building tailored international health plans that fulfil the health care and well-being needs of both the company and their employees. This means delivering on all the core services and budget requirements, but it also means creating wider ranging benefits programmes that support the well-being of employees while they're overseas.

“The best health care providers will work with a business, focusing on building tailored international health plans that fulfil the health care and well-being needs of both the company and their employees.”

2.A: Safety, security and cultural awareness



In a world of extremist ideologies, terrorist organisations and widespread violence, people are becoming increasingly aware of potential threats to their personal safety. Fortunately for organisations with internationally located employees, advances in technology are making it easier to be prepared, stay informed and keep in touch with partners that can support those in crisis.

For those abroad on an international assignment with their family or international business travellers taking a single business trip, understanding the security risks in the country they're travelling to is critical. This is one of the reasons we offer a specialist crisis response service.

The service is powered by expert intelligence teams who provide our eligible members with 24/7 advice on staying safe and well-informed overseas, while our international network of security consultants is on hand to help in the event of any kind of crisis, from a stolen passport to a war zone evacuation, anywhere in the world.

It's also important for organisations and their employees to be aware of and to keep up to date with required vaccinations, disease outbreaks and local news.

What's more, helping employees develop an awareness of the culture in their host country will help smooth the transition into new business and social circles, and settle into

a new way of life. For example, having an understanding of non-verbal communication, cultural sensitivities, language skills and business etiquette will help assignees feel prepared and confident in new situations. Understanding how to navigate the new health care, financial, education and housing systems in their host country will also help individuals settle in and thrive more quickly.

“We can provide personalised city security briefs, as well as a comprehensive list of ‘dos and don’ts’ specific to a new country of residence; including what to wear to meetings, how to greet associates, dining out etiquette and more.”

At Aetna International, we can provide employers with the following:

Security threat analysis

Drawing on a network of trusted sources, we monitor security activity worldwide, ensuring we’re among the first to know if a threat situation arises. Intelligence gathered by regional desks is distributed through a number of channels to members with eligible plans. These include:

- Website
- 24/7 travel assistance phone line
- SMS alerts and email bulletins
- App
- Email (country intelligence reports and travel safety briefs)

Cultural awareness

We can provide personalised city security briefs, as well as a comprehensive list of ‘dos and don’ts’ specific to a new country of residence; including what to wear to meetings, how to greet associates, dining out etiquette and more.

Everyday incident support

While not necessarily an emergency, a lost or stolen passport, or missing paperwork can be more than an inconvenience. It can disrupt travel plans or access to care. Our support services can help resolve these situations quickly and efficiently so that plans are put back on track.

International rescue

We have access to a network of over 400 security specialists worldwide, including former Special Forces soldiers, international law enforcement experts and local ex-military personnel. We have specialists for:

- Kidnap and hostage negotiation
- Terrorist attacks
- War zone evacuation
- Political or civil unrest
- Natural disasters

Visit: aetnainternational.com/en/about-us/explore/international-health-insurance/crisis-management-military-coup.html

2.B: Access to quality health care around the world

Convenient access to high quality, reliable health care is one of the most important priorities for organisations with employees travelling internationally, especially if they're moving or living overseas with a family. The knowledge that someone's there to support your employees in the event of any mental or physical needs, major illness or medical emergency is a huge reassurance.

At Aetna International, our focus is always on the best health outcomes which means the right care in the right place at the right time, and at the right cost. We combine this case-by-case approach with our network of health care providers and international centres of excellence for the best health outcomes. It is essential that your international assignees can access quality health care wherever they are, whenever they need it. Public national health services may be of sufficient quality in some countries, but many assignees are posted to developing countries or areas where public health care may not be of satisfactory quality. In these cases, international Private Medical Insurance is often needed to ensure assignees can access quality care.

Virtual health care

Organisations might need to send top talent to isolated destinations, regions without quality health care facilities or personnel or into high pressure environments.

It is not appropriate to expect time-poor managers or executives to travel or wait for hours just to see a doctor – even if one exists within traveling distance.

This is, of course, not only a concern for those being sent overseas, but for the organisations sending them. Both parties want to be sure that treatable conditions don't become life-threatening simply because of a lack of access to quality care.

New technology is tackling the issue of accessibility – in particular, that of primary care – making health care more accessible to those where time, distance and other logistic factors can make primary care/GP appointments difficult.

One such technology is virtual health, which allows



international assignees to access primary care – including video appointments through the use of digital technology – wherever they are.

A secondary benefit is the potential for reduced costs and more efficient monitoring and management of chronic diseases and conditions such as diabetes.

As such, virtual health not only gives employers peace of mind but can help contain costs.

2.C: The benefits of ongoing care

Whether your staff are at home or abroad, they may need ongoing care. This can be as simple as a health risk assessment with actionable next steps or as involved as chronic condition management, but these extremes and everything in between can affect whether an assignment is successful.

To provide this support, Aetna International's CARE team looks after the ongoing health and well-being of our members while they're overseas. The team operates globally, drawing on a network of specialists, consultants and operational staff to provide our members with the support they need 24/7, 365 days a year.

The team also provides personalised health care support for all our members, whether they're travelling on a

single business trip, looking to start a new life abroad, or relocating on an extended international assignment with their families.



2.D: Ensuring medical emergencies are in hand

If expats need to access emergency medical care or evacuation while overseas, this may be a challenge for a range of reasons. Maybe the individual is in a remote location, living in a place with no quality public health option or without certain technologies or experienced clinicians.

That's why our CARE team exists. The team comprises highly trained health care staff, who can call on a network of international health, well-being and medical transport logistics experts. In the event of a medical emergency or specialist care situation, the team can coordinate between the local treating doctor and other specialists round the region and the world, ensuring individuals get access to the right health care. That can mean flying the person to an appropriate health care provider in another country or collaborating with the local medical team on treatments that offer the best long-term health care benefit.

The CARE team:

- *Assess members' urgent health care needs*
- *Transport people to the medical facility that will ensure the best health outcome including access to relevant expertise*
- *Arrange medical evacuations in the event of a health emergency*
- *Provide translation for members unfamiliar with language*
- *Take care of paperwork including invoices*
- *Ensure family and friend networks are in place at key time*
- *Provide emergency services to get patients to the facilities and expertise they need*
- *Prepare members with pre-trip planning, including medication checks*
- *Offer 24/7 support, available 365 days a year anywhere in the world*
- *Authorise treatment*
- *Liaise with clinicians to manage care and treatment*

Read our medical emergency case studies to see how our emergency medical care has worked for our members at aetnainternational.com

“In the event of a medical emergency or specialist care situation, the team can coordinate between the local treating doctor and other specialists round the region and the world, ensuring individuals get access to the right health care.”

2.E: The importance of good mental health

Traditionally, health and health care has focused on the physical aspects: diet, nutrition, absence of illness, exercise, weight. Fortunately, there has been a cultural shift giving increased focus to mental health and its impact on the individual. Studies have shown that mental health is a powerful driver of general health and well-being – even affecting physical health in some cases.

Innovative organisations and leading health care providers have sought to exploit these findings by creating well-being programmes and health care policies that address mental health as well as physical health. This has been done because organisations recognise that by keeping their staff healthy, they are keeping them productive and reducing sick days.

High-pressure roles can cause stress and other mental health conditions, and moving to another country has its own set of pitfalls, from lack of support networks to limited access to health care, that can result in mental health issues. According to the Worldwide Employee Relocation Council, relocation is the third most stressful life event. Analysis by Aetna International shows that mental health insurance claims increased between 2014 and 2016 by 33% in Europe, 28% in the Middle East and Africa, 26% in the Americas and 19% in Southeast Asia.

When you combine the pressures of work with the those of relocating, you only serve to multiply the chances of these issues, from depression and stress to anxiety and even suicide. Heightened work demands often lie at the centre of chronic expat stress. Unrealistic expectations on the part of either employers or employees – or both – can set the stage for stress-related issues. Language barriers and difficulty assimilating to a new culture contribute. Spouses in particular often struggle to adapt to their new circumstances and lifestyle and because they frequently don't receive the support they need from their partners, who are all-consumed by work demands, their frustration cycles back to add to the stress their partner feels.

The impact of a failed assignment can be huge, taking a personal toll on individuals and their teams, but also on a business's bottom line.



As such, it's essential that employers build the right level of mental health support for those relocating abroad. Many health care providers can offer this kind of support as part of international (Private Medical Insurance) iPMI cover.

Employees with secure, confidential access to clinical counsellors, coaches and work-life balance experts have the opportunity to address their concerns before they have the chance to manifest into long-term health problems. Many health benefits providers offer Employee Assistance Programmes (EAP) within their suite of health and well-being solutions for international employees. At Aetna, we take a well-rounded approach to health care, offering services such as iConnectYou – a service available by phone, instant message, text (SMS) or video chat – to help our members feel confident and reassured when it comes to their health.

2.F: The role of physical health

Any health care benefits provider's aim should be to keep individuals healthy because healthier individuals mean lower costs and reduced premiums – from which *everyone* benefits.

In addition to this, a large majority of those surveyed in our What Is Wellness? study said that 'physical' health, through the medium of exercise and an absence of illnesses contributes to their overall well-being.

Access to outside space is a prerequisite for both physical and emotional well-being. For many of our survey respondents, this is much better than being able to visit a gym on a regular basis. In general, those surveyed said that they had relatively easy access to fitness facilities such as gyms and swimming pools. The only issue was personal motivation – whether people used them. The 'expat communities' always seem to offer these facilities but those who are living in those communities, one step removed from local life, are the least likely to use them.

It is important that your assignees can access advice on building healthy lifestyles. Many individuals need guidance – as well as support – on how to stay active, as well as what sorts of physical exercise they can benefit from.

Diet and nutrition are two more key aspects of physical health, so it is important that your assignee knows how to create a balanced and nutritious diet for them and their family in their new home. Research and planning is therefore an essential part of planning for a move. What is the local food? Where can we get the things we like? What is healthy, what isn't? What are the healthy on-the-go options? How easy is it to cater to food intolerances or allergies or dietary restrictions?

Our content library – Explore – includes articles and information on:

- *Health and well-being tips such as cholesterol, diabetes, fitness and asthma*
- *Acclimatising to a new life abroad – with or without dependants in tow*
- *The future of health care, including new technology such as virtual health care, and the application of AI and big data to improve health outcomes*
- *International medical insurance – the benefits of having an experienced global partner and health advocate available for you and your employees*

“Many individuals need guidance – as well as support – on how to stay active, as well as what sorts of physical exercise they can benefit from.”

2.G: Meeting the needs of family



Children's education

Many expats face the challenge of nurturing a young family and developing a career simultaneously. As such, education is a key concern, one that raises a multitude of questions for children of all ages. What will the curriculum be? What language options are there? Is the education high quality? Also, many schools have limited space, so preparing far in advance can be advisable.

This is why Aetna International offers specific information on the schooling and education options for expats heading to a number of countries in our international Destination Guides. These guides can help answer some of the questions parents may have, as well as support them as they organise their child's education in their new home.

Finding the right home

One of the biggest challenges of international relocation is accommodation: Where is nice? Where is safe? What are the housing options? Should we rent or buy? Can we buy? What are the prices? What are the specific processes for buying or renting in our destination. Our Destination Guides give information and advice on looking for accommodation in a range of countries, with details on everything from price ranges to where expat communities already exist.

Part 3.

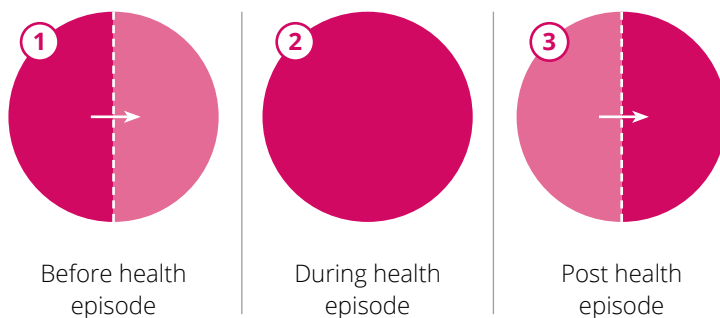
Combatting risk with cost-effective employee management solutions

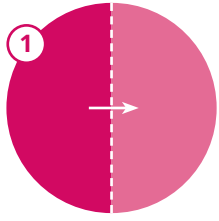


Risk management and cost containment



At Aetna International, we have always believed cost management is a discipline, not just an activity. Effective cost containment is holistic and proactive and looks at costs before, during and after a health episode to help deliver quality health outcomes and keep medical inflation in check. This is why we have developed our three-pronged methodology: the pre-, during and post-episode strategy for managing risk and costs. This includes support for individuals who are managing conditions or moving abroad.





3.A: 4 key pre-episode cost containment measures

1 Product design and network strategy

Recognising that the most impactful cost mitigations can occur long before a health episode happens is critical to cost management. Activities that are key for Aetna International's pre-episode strategy include product design and network strategy, excesses and deductibles, and condition management.

Efficient health care insurance products are at the core of Aetna International's vision. Our innovative product designs for every market and customer size and our mature, global network of over a million health care providers enable us to produce the most cost-effective health plans possible. In addition, we have invested heavily in cutting-edge technologies and provider partnerships to further advance product offerings.

Product design works in concert with network strategy. Insurers need to build medical networks that are big enough to give their members broad access to suitable facilities wherever they are, but not so big that the network is too difficult to manage.

2 Connecting individuals to health care providers

Being able to access quality care is an important concern for expats and those who travel frequently with their jobs. That's why we have built the infrastructure to facilitate that access – and advanced connectivity is key.

We help providers deliver high-quality care by providing them with access to the most complete, comprehensive, timely and actionable information. We accomplish this partly with our advanced, proprietary Health Information Exchange (HIE) technologies, which enable providers to share clinical data with one another securely and coordinate care across an entire organisation or community.

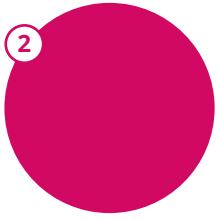
3 Condition management

While product design is a good foundation, it does not guarantee member health or that the member shares the benefits of cost savings. That's why we focus on condition management more than cost containment. We have advanced care management processes and algorithms to identify and proactively manage members who are at risk or have pre-existing chronic conditions.

4 Outreach to at-risk individuals

It is important that your health care provider works closely and proactively with at-risk members. This is why we help people understand how their behaviour can influence their health and well-being, empowering them to take charge of their own health, rather than waiting until they become unwell.

“Efficient health care insurance products are at the core of Aetna International's vision.”



3.B: Top 4 during-episode cost control strategies

We react quickly to our members' health episodes when they do happen and proactively manage any related recovery. Our well-defined utilisation and care management processes come to the forefront when someone gets sick or injured. By working hand-in-hand with health care providers to quickly analyse and approve appropriate procedures, we ensure that the member receives the right treatment, at the right place, for the right cost.

Key competencies include:

- *Pre-authorisation*
- *Concurrent review*
- *Case management*
- *Policy and operations.*

1 Pre-authorisation (precertification)

Pre-authorisation is more often applicable to higher impact, but easier to administer, outpatient treatments. A good example is diagnostic tests such as MRI and PET screenings and blood tests, which are easy to prescribe and relatively simple to overprescribe. Insurers will generally not look to refuse this type of claim, but if a physician knows they have to call for authorisation, there is a degree of deterrent to overprescribing.

At Aetna International, members must seek pre-authorisation and give the medical rationale for in-patient hospitalisation, outpatient day surgery and high-cost outpatient treatment. The notification allows us to gauge medical necessity, check remaining benefits and authorise payment or recommend alternate courses of treatment.

We can also look at statistics for the provider or facility to see if they lie outside the norm for the specified procedure. This way, we can ensure that members are receiving medically appropriate treatment and that the cost of treatment is reasonable and customary, before treatment is received or costs are incurred. This can save money for our members as well as our business, thereby helping to keep medical inflation in check.

2 Clinical Policy Bulletins

Our Medical Clinical Policy Bulletins (CPBs) state our policy regarding the experimental and investigational status and medical necessity of medical technologies and other services. In making coverage decisions, our professional staff refer to the member's plan of benefits, and if necessary the CPBs and other Aetna-recognised criteria.

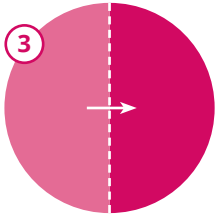
3 Review and Discharge planning

Discharge planning aims to improve the coordination of services and care after a patient's discharge from hospital. During a patient's hospitalisation, we review the treatment plan to ensure that it meets established medical criteria in a timely manner and certify the necessity, appropriateness and quality of services being provided.

An 'Observation stay' is when a patient visits a hospital – usually staying for 24 hours or less – to determine whether they need further treatment. The process is an alternative to an in-patient admission and allows reasonable and necessary time to evaluate treatment – and whether an in-patient admission is necessary.

4 Service/treatment coordination

This important process involves coordination of services to help meet a patient's health care needs, usually when the patient has a condition which requires multiple services from multiple providers. We work to steer patients to participating providers, reduce hospital admissions and re-admissions and eliminate unnecessary emergency room visits.



3.C: 3 critical post-episode cost management measures



1 Claim validity and FWA

Even long after a health event has happened, we continue to combat medical inflation through effective fraud, waste and abuse (FWA) processes, subrogation activities and policy and operations optimisation.

Our dedicated global special investigations unit combats FWA through a variety of methods, including proactive data mining and analysis, members and provider referrals and recovery processes.

As members of the European Healthcare Fraud and Corruption Network (EHFCN) and similar bodies around the world, we take our responsibility to fight FWA seriously. Operating at an international level, we are respected experts in our own right, often presenting at global fraud summits and working with other fraud-preventing bodies.

2 Subrogation

Subrogation is the process of determining that the right party is paying for care, and it's another key facet of our cost containment. Often globally mobile populations will have multiple coverages; ensuring that the right one is paying is a significant source of savings for customers.

3 Reasonable and customary charges for services

We are strongly committed to ensuring our customers' premiums are used in the right way, and we apply an across-the-board approach and access to a huge amount of data. It's a matter of having the systems in place to get the information we need, and then having the power and experience to pursue abuse of funds, wherever we find it. For example, when someone's claim or claims reach a certain threshold, this can trigger a referral to ensure that funds aren't misused and honest clients can get the level of cover they've paid for. We also apply sanctions on proven FWA cases, including recoveries of paid claims and non-payment of claims, criminal reporting and legal action.

3.D: How to effectively control employee assignment budgets



Many iPMI plans include deductibles and excess options to help employers manage costs and Aetna International offers high levels of flexibility to help our customers manage costs.

Many employers are implementing high deductible plans and annual benefit limits to share costs with employees. They are increasingly looking to partner with health and well-being providers that reward care models based on health outcomes. In this way, employers are able to manage the risk and cost of the health care demands of their employees and can help educate their employees by building a link between health and wealth. The option of a high deductible plan can have a positive impact on most consumers' health care premiums.

It has been showed that excesses, deductibles and benefit sub-limits influence behaviour, particularly when it comes to elective treatments such as vision and dental. Sharing costs with customers encourages individuals to make more informed decisions about the care options they choose.

Assignment failure and the risk to reputation

The high cost of relocating talent, assignee well-being and potential revenue impacts of failure make international relocation a risky business. This is exacerbated by the fact that the very nature of the assignment can help bring about its own failure.

Another key risk is that of damage to the reputation of the individual, the team or even the entire business. Board, c-suite or management level failure can result in negative PR with clients, suppliers or other stakeholders.

This is just another reason why it's essential to pick the right person for the job and prepare them for the role.

The importance of understanding compliance

It's clear that the regulatory and licensing framework for health care insurance varies widely from territory to territory. Keeping abreast of what's required by region, and ensuring that Aetna International is complying with its obligations, is an objective we're constantly working hard to achieve. Continuously meeting the demands of compliance ensures our members receive the right cover to meet their health care needs in whichever territory it's needed. And our brokers and plan sponsors can be confident that, when they work with us, they're offering their clients policies that meet stringent regulations in whichever territory they're covering.

The regulatory framework for global health care insurance is necessarily complex, with countries and regions independently governing how insurance companies must operate within their legislative boundaries.

And while some overriding principles of customer care apply equally all over the world, such as the requirement to treat customers fairly, when it comes to the finer details, legislation differs widely, from region to region. Similarly, enforcement authority roles and powers vary greatly between countries, with all players in the insurance process potentially answerable to more than one authority, and different styles of regulation.

Part 4. How international employee management is about more than just insurance



International employee management is about more than just insurance

Aetna International is more than a fee-for-service health insurance company, we are a health and well-being benefits partner. What does this mean? It means that our aim is to keep our members healthier for longer, rather than just paying out when they're ill. By keeping members healthier, costs are reduced, and this helps to keep your premiums low. As an employer you will have the added concern of productivity. If we help keep your international teams healthier, they'll have less time off sick or unproductive at work.

This approach forms the two pillars of Aetna International: high-quality health care for expats when they fall ill wherever they may be; and support for individuals to help them build a healthier lifestyle so they're less likely to get ill.

How do we do this?

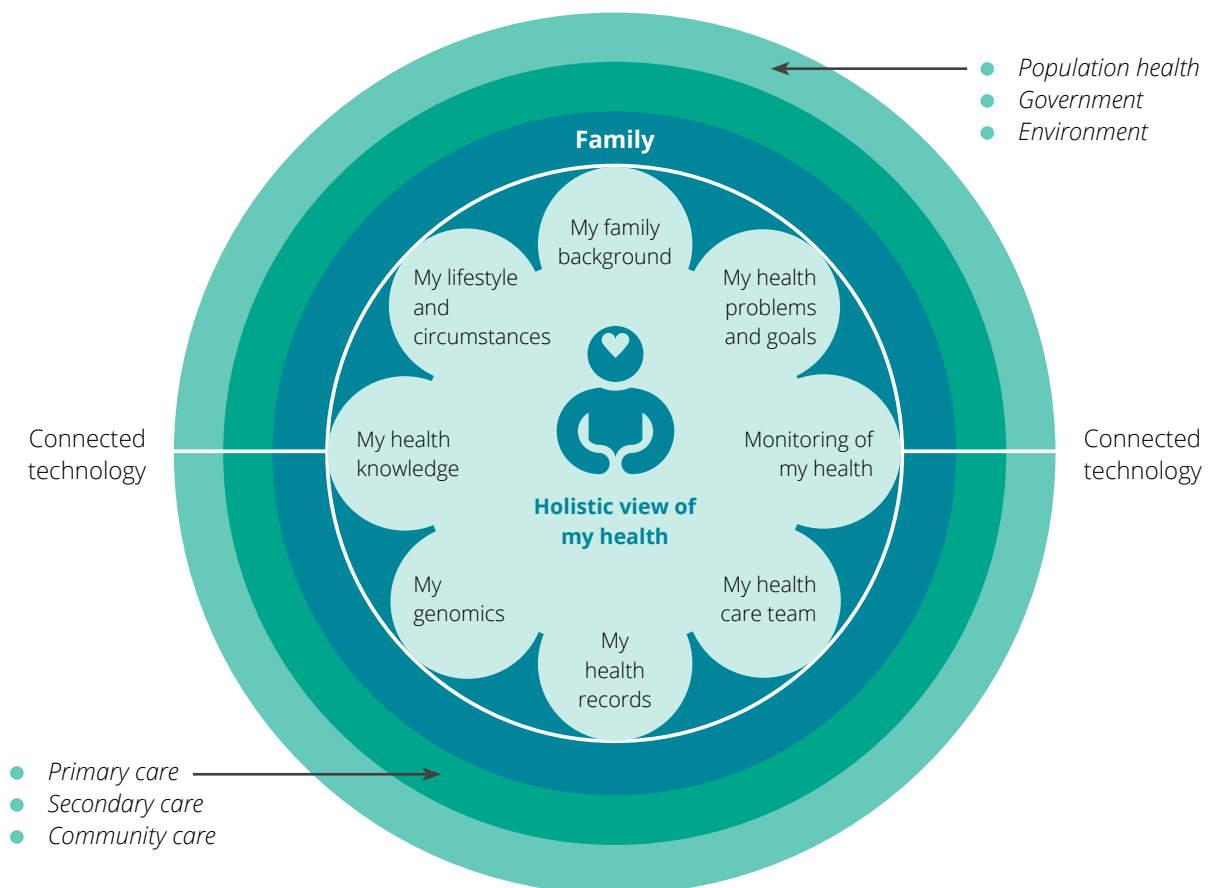


Image shows: The individual at the centre of a holistic approach to health and well-being, supported by personalised, predictive, preventative and participative strategies — delivered and supported by connected technology. At Aetna International, we call this approach “connected care”.

4.A: The benefits of connected care

We believe that the future of health care quality and cost containment lies in connected care. Increasing numbers of health care payers, providers, policy makers and governments are seeking integrated care solutions that deliver value through health outcomes, and not patient volumes.

At Aetna International, our goal is to help those who are classified as healthy (and who account for just 6% of health care costs) stay healthy, while providing personalised support to those who have a medical condition or are ill.

An essential part of keeping individuals healthier is our approach to connected care: making sure clinicians and treating specialists have all the relevant information and take a holistic view of the patient for personalised care through the treatment journey. Why? Because, personalised health care can prompt people to change their behaviours to achieve better health outcomes while lowering the burden for individuals and health systems.

The benefits of a connected care system include:

- *It links individuals' touch points together to provide accurate medical information about the patient, resulting in bespoke, high-quality health care solutions. Doctors and specialists have all the information they need to provide the best care for the individual; patients are supported to follow their care plan to reach their health goals; payers know what procedures are being provided and know that everything is medically appropriate.*
- *Connected care connects physical health and mental health, with care in the home, community and global centres of medical excellence in a seamless, holistic way.*
- *This approach takes a holistic view of an individual's health – where they live, their family history, their health data, their lifestyle and circumstances – coupling that with their health goals to provide personalised prevention, early intervention and condition management.*



“This approach takes a holistic view of an individual's health.”

4.B: Tools and services that support healthy overseas assignments

Online employee portal, tools and services

At Aetna International, we put members at the heart of their own health care journey. Our member activation and onboarding journey offers helps members stay healthier for longer. This approach puts people in control of their health, giving them access to medical documentation, insurance documents, health and well-being advice and tips as well as access to virtual care from anywhere in the world 24/7.

Members benefit from a simple, personalised member registration and login process, no matter where they are. Members outside of the U.S. on certain plans can also benefit from a new online health engagement survey featuring real-time results and a new dashboard in Health Hub that connects them to personalised health and well-being solutions.

This virtual ecosystem places care professionals and customer support firmly by our members' side, helping them to realise their health ambitions.

Online employer portal

Employers can manage their employees' plans and even enrol new members of staff and their dependants through our online portal.

Dedicated Account Manager

Businesses can also benefit from a dedicated account manager who can support with a variety of tasks, including:

- *Claims analysis and risk analysis*
- *Plan enhancement, adjustments and queries*

Up-to-date news and insights

Aetna International is a frequent publisher of new useful and insight articles and white papers so you and your employees can stay up-to-date with the latest industry news and advice. You and your teams can also connect with us on social media, from Facebook and Twitter to LinkedIn.



For articles on thought leadership, health and wellness and well-being advice, head to aetnainternational.com

Conclusion



Industry news headlines so often report the significant risks associated with international assignments and managing internationally located employees. Many detail how the increasing fiscal strain that international assignments places on organisations can impact the health and well-being of individuals.

In our experience, the businesses making international assignments work include those for whom employee well-being is ingrained in their culture, and those who partner with experienced international health and well-being partners and benefits providers.

Although maintaining robust, healthy employees is a universal challenge, each instance requires a tailored solution. There is an opportunity for organisations to embrace solutions that will help ensure the resilience of its infrastructure and employee well-being.

Head to aetnainternational.com/en/individuals/make-most-of-plan/contact-us.html for contact details for your region..

About Aetna International

Aetna International is one of the industry's largest and most prominent international health and well-being benefits providers. Our award-winning expatriate business provides health benefits to more than 800,000 members worldwide. In addition, we have helped develop world-class health systems for governments, corporations and providers around the world.

By delivering comprehensive health benefits and population health management solutions worldwide, we are committed to helping create a stronger, healthier global community.

Aetna International is re-shaping health care across the globe by developing solutions to improve the quality, affordability and accessibility of health care. To this end, we raise awareness of critical health challenges facing the world and examine potential solutions that could help combat and prevent the worsening of some of the world's most serious health care problems.

A summary of Aetna International

Experience



16

Countries where we have employees

160

years overall

People



1,600

Aetna International employees located in 16 different countries

Membership



More than

800,000

Aetna International members

Provider Networks



165,000

global providers

1.2 million

in the U.S.

Aetna International's parent company, Aetna, is one of the leading health care benefits and services companies in the U.S., serving 46.5 million people with information and resources to help make better informed decisions about their health and well-being. For more than five decades, we've extended that strength across the globe, leveraging our deep market knowledge and delivering on the goals that matter most to the people we serve.

We know that your international staff need more than just medical insurance. That's why our holistic approach helps deliver success for businesses large and small, from health care to security services and a range of guidance and support.

Discover the benefits of corporate health and wellness benefits for your international employees. Talk to one of our consultants today.

Aetna International Quick Facts

Aetna Inc.

Top four Global Health Insurer
160 years in business
US\$60 billion revenue in 2016
70% of Fortune 500 choose Aetna

Aetna International

More than 800,000 insured lives globally
1,600 staff globally
60 years' international experience.

Global reach, local presence

Offices in US, UK, Hong Kong, Singapore, China, Dubai, the Philippines, Indonesia, Thailand, SA & more.

Aetna International - Awards

International Benefits Provider of the Year 2018 The Workplace Savings and Benefits Awards	General Insurer of the Year - Singapore 2017 – 2018 Insurance Asia Award	Best Group International IPMI provider 2013 – 2018 Health Insurance Awards
Best CEO in the Global Health Solution Provision Industry Richard di Benedetto – 2017 European CEO	Ranked #5 Most Transformational Company 2017 Harvard Business Review	International General Insurer of the Year 2017 ABF Insurance Asia Awards
Top 50 Company 2015 – 2017 Fortune 500®	Ranked #15 Best Company 2016 Barrons	Most Innovative New Product 2016 Health Insurance Awards
Elite 100 2016 InformationWeek	New Insurance Product of the Year 2016 Singapore Insurance Asia Awards	Top 50 Company for Diversity 2009 – 2016 DiversityInc

[Click here for the full list of our awards to date](#)

The employer's 14 most important steps toward international assignment success



14 steps to success

We know that you want the best for your employees and your business. That's why Aetna International offer a wide range of health and well-being solutions to ensure assignment success.

As well as supporting your employees, we have a deep understanding of how employers can drive successful outcomes.

Here is a step-by-step guide of things employers can do to help ensure assignment success.

1. Screening

Evaluate the employee's ability to cope with the stress of international relocation. Look at sending the employee on a short trip as a toe-in-the-water first experience to gauge their suitability for relocation.

- *Collate references and background checks*
- *Conduct face-to-face interviews*
- *Assess language abilities*
- *Assess psychological, vocational, interpersonal, personality, cultural competency*
- *Conduct standardised medical and psychological screening*

2. Medicals

Conduct standard medical screening to flag any medical needs proactively to ensure that chronic disease or medication requirements are addressed. Medicals can also form part of the screening process as some conditions may make assignments untenable. To ensure that illness does not sabotage the assignment, medications, referrals to doctors for ongoing treatment, and other resources should be put in place before departure.

3. Training and support

Work with relocating staff to prepare and detail areas that need attention, from cultural training and advising on what to expect, to providing support networks and mental health support. As the move gets closer, provide cultural briefing (social, historical, cultural and political).

Create a thorough induction process, including organisational and technical induction. Invest in personnel management (team cohesion, interpersonal, leadership, stress management and conflict management).



4. Personal safety and security

Work to guarantee your employees' safety while living and working abroad. Forces out of your control, such as political instability, economic volatility, natural disasters, and crime, have led to an understandable prioritization of safety and security. Provide safety training, travel monitoring, evacuation procedures, and even kidnap and ransom insurances if their location demands it.

5. Health care access

Ensure the employee has access to quality health care wherever they are, whenever they need it. In some countries the public option may offer this, but in many others, international Private Medical Insurance is preferable to ensure your employees have access to the levels of care they need. It is important to check the health care options in the country of destination. You can do this using our Destination Guides.



Employees and employers alike need to know that, if a member gets ill, they will receive quality, timely treatment wherever they are – or wherever they need to go. With connected care, Aetna International ensure the best health outcomes in the event of a disease/condition diagnosis as well as the provision for emergency medical care and evacuations.

6. Mental health

Medical evaluation should be coupled with a mental health assessment – both for the assignee and their spouse or partner. If mental health issues go unnoticed or develop and go unaddressed, the entire assignment is at risk.

Help your employee establish a structured support framework. This could include a spousal support programme and destination services that address unique family needs if appropriate. This will aid the transition and minimize risk.

7. Cross-culture training

The ability to adapt to other cultures is critical to the success of international assignments. Many assignments fail due to the people not adapting to the culture of their new home and the stresses associated with feeling like they don't fit in.

Research is essential, and many people benefit from an advance trip – especially those taking family as it helps make the destination, and what it holds, less of an 'unknown' for children.

Many individuals and families try to immerse themselves in the culture before they move, by reading up about the local history and even watching news on YouTube from that area of the world. Even experimenting with food from a new destination can help make an important aspect of relocation a bit easier.

Companies that conduct successful expatriation programmes look not only for technical qualifications and abilities but also for an aptitude to develop a global mindset. This includes cultural competency, the ability to navigate the cultural complexity of the multicultural work and marketplace. Cultural adaptability and emotional intelligence directly relate to a higher expat success rate.

8. Pre-trip planning

When your employees relocate, there's lots of planning involved. From accommodation and schools to travel arrangements and packing, there are so many details to consider.

Health care providers have a key role to play, one that begins long before an assignment starts. Pre-planning can be especially useful for those employees managing a long-term condition, immediate health complications, or a family member's relocation concerns. [Click here to read more about the importance of pre-trip planning.](#)

9. Health assessment

The health assessment poses a series of health and lifestyle-related questions to members. These questions

aim to assess emotional well-being, work/life balance and physical health – a range of aspects that can affect quality of life now and in the future.

The member's answers result in the identification of health risks and provide guidance in the form of practical steps and reading material to help reduce the risk factor. This helps the member to make healthy decisions and improve their overall health and well-being. These types of prevention methods help members to avoid the onset of diseases or conditions, keeping them fit and productive, enjoying a good quality of life.

“Research is essential, and many people benefit from an advance trip – especially those taking family as it helps make the destination, and what it holds, less of an ‘unknown’ for children.”

10. Ongoing care

With the pressures of running an international business, many executives are forced to be reactive, but regular staff appraisals, (including indicators of well-being) are essential to ensuring the ongoing well-being of individuals and the continued success of an assignment.

As well as check-ins, employers can make workshops and training available to staff and help build mechanisms for receiving support from home (annual leave, phone calls home, internet access).

11. Access to healthy living tips

You can't plan for every eventuality and many individuals may need information, advice and guidance on a range of topics, from exercise tips and diet guidance to specific information on chronic conditions. Resources like our Explore Hub features dozens of useful and helpful articles for those preparing to move abroad or already on assignment.

12. Repatriation

Many expats return home to find that their new language skills and inter-cultural abilities form a reverse culture shock, and have trouble fitting in again. The loss of autonomy, a changed professional approach, and changes among their colleagues can make for a challenging re-integration at work. Support both the returning assignee and their family for the best results. Look at the possibility of mentoring and repatriation training. Also, try to utilise their international experience by mentoring those relocating abroad.

13. Emergency medical evacuation support

Expats needing access to emergency medical care while overseas may find themselves miles from the facilities and expertise they need. Our CARE team comprises highly trained health care staff, who can call on a network of international health, well-being and medical transport logistics experts. This operates 24/7, 365 days a year anywhere in the world.

14. Security reports

Employees can benefit from security reports, especially if they are in high-risk areas. Many providers offer access to services such as:

- *Minute-by-minute updates*
- *24/7 travel assistance phone line*
- *SMS alerts and email bulletins*
- *App with the latest updates on global security threats, accessible via mobile or tablet.*

Businesses can contact Aetna International to help create a bespoke plan for their employees.

