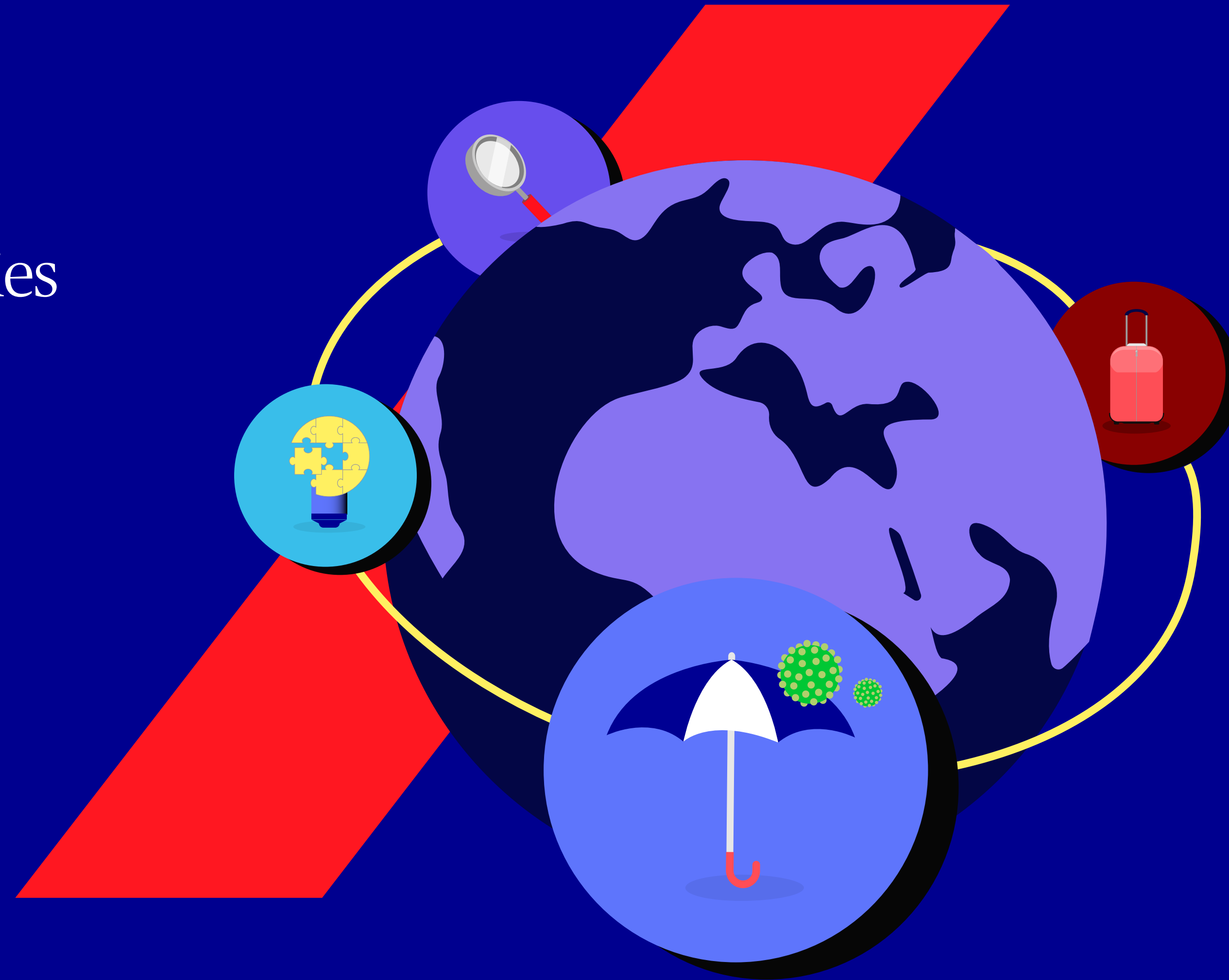




Global healthcare

World of Work series
Keeping
people
brilliant



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About the research

The findings shared in this report are based on research conducted with 689 HR decision-makers and 641 non-native assignees across 10 markets and three continents.*



The World of Work series

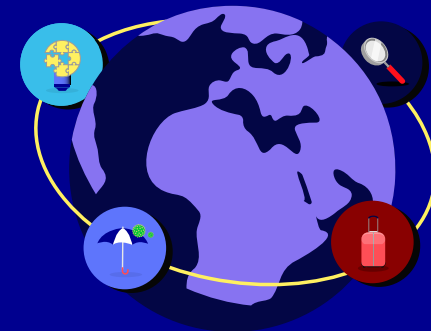
Over the past eight years, we've been monitoring and listening to the experiences of HR leaders and assignees across the world to understand how international placements are evolving.

Shared through a collection of reports, our **World of Work series** explores the challenges and opportunities facing organisations and their people during this time of change.

Starting with an Executive summary report, each edition in the series focuses on a different stage of the assignment journey – every one unique but equally essential to success.

Explore the World of Work series and download the latest reports [here](#).

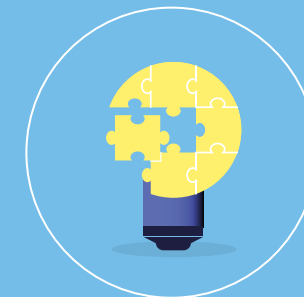
Executive summary: Global mobility on the move



Explore the key insights from the World of Work research, including the current experience of international placements and what businesses can do to further support assignees at every stage of the journey – from preparation and life on assignment to repatriation.

Ready to read.

Pre-assignment: Setting up for success



Looking more closely at the findings, the 2nd edition in the World of Work series examines the role preparation plays in protecting against family stress, cultural isolation, and loneliness – now the three main reasons assignments end early.

Ready to read.

On assignment: Keeping people brilliant



The 3rd edition in our series looks at what assignees need while they're on placement, and where the opportunities are for businesses to do even more. From increasing family support to improving work-life balance, our findings highlight what life on assignment is really like eight years on.

Coming soon

Post-assignment: Bringing talent home



Repatriation is a risky period in the assignment journey. If it isn't managed well, talent and investment could be at risk. The 4th and final report in the series explores this defining stage for assignees and organisations, and how investing in post-placement wellbeing support could be the answer to a positive return home.

Foreword

Sebastian Judez, Head of Proposition and Medical, AXA Health International

International assignments have long played a critical role in helping organisations achieve their global objectives. Whether that's strengthening operational efficiency and accelerating growth, or developing talent and transferring expertise, they are an area of continuous investment.

Yet, behind each of these objectives is a person with an ever-evolving life and ambitions of their own, who is relied on not only to perform, but also thrive, in an entirely new environment.

In the last report in our World of Work series, 'Setting up for success', we explored the benefits and support that assignees need to prepare for a new life overseas. But once that planning is behind them, and the reality of life on assignment takes hold, assignees enter what is arguably the most demanding – and most consequential – part of the entire journey. And not just for them, but for the investment put behind them.

For organisations, this in-placement period is now perhaps the most complex and multifaceted when it comes to delivering what people need to succeed, namely because the issues affecting employees on assignment are increasingly individual and personal. For example, our research shows that family-related stress, cultural adjustment, and loneliness are among the main challenges facing assignees today, and as a result their needs and expectations are evolving to reflect that reality.

In practice, this means employers must move beyond standardised benefit packages and towards more holistic, human-centered support. Support that is flexible enough to meet individual needs, adaptable enough to evolve over the course of a placement and comprehensive enough to reflect the full breadth of a person's lived experience overseas.

After all, this stage of the journey isn't static. It shifts as people settle into new environments, navigate challenges and build lives abroad, and the most effective support responds to these changes.

In return for this commitment, organisations will see benefits for both their people and their business in terms of stronger retention, higher performance, and a greater return on the considerable investment that every international assignment now represents.

Because keeping people brilliant on placement doesn't happen by accident. It happens when employers treat that stage of the journey with the same strategic focus they bring to their many other commercial objectives.

“The in-placement stage of the assignment journey isn't static. It shifts as people settle into new environments, navigate challenges and build lives abroad, and the most effective support responds to these changes.”



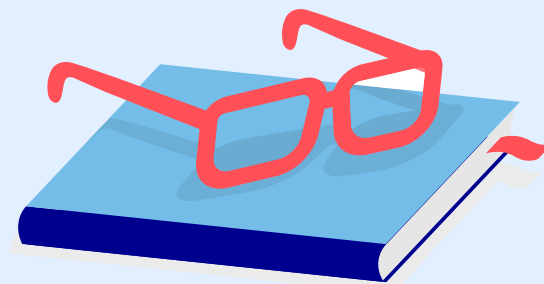
The assignee has arrived and life on placement begins. There are **new surroundings**, **new people**, and possibly a **new language** and culture to contend with, too.

It's a precarious time for even the most experienced international assignee, and the stage in their journey where their assignment either starts to deliver value or begins to unravel.

For organisations, this period is the true test of their global mobility strategies. Because even if the logistics have gone smoothly, the visa sponsorship was simple, and the family are all together, relocation alone does not guarantee success.

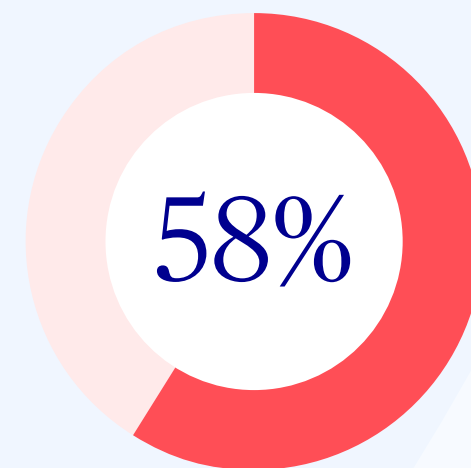
Our research consistently shows that the personal benefits available to assignees are actually what now determines whether they flourish or falter in their new life overseas.

This report, the third in our World of Work series, explores this stage of the placement journey in depth. From what organisations are delivering well, to where gaps still remain, we help to answer what it now takes to keep people brilliant, not just present, on international assignments.



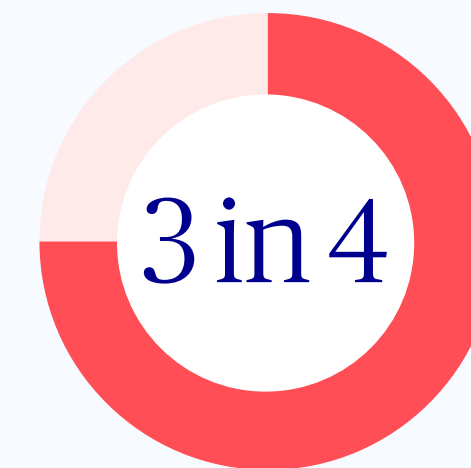
The story so far

The cost of global mobility is rising sharply.



increase in the average cost of an international assignment since 2017.

Location-flexible roles are set to keep growing.



HR decision-makers expect to see more digital nomadism in their workforce over the next five years.

Short-term assignments are gaining in popularity.



of organisations predict a further increase by 2030.

Assignee wellbeing challenges are personal, not professional.

Nearly
50%

of assignees are struggling with either family-related stress, adjusting to local culture or loneliness and isolation.

Valued benefits have moved beyond the essentials

Over
two thirds

of assignees say more could be done to support their mental health, and 50% now value family wellbeing support.

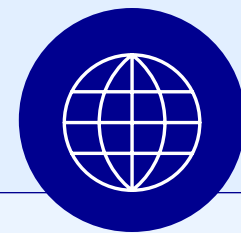
The evolution of assignments

Before we explore what life on placement looks like today, it's worth acknowledging how much the global mobility landscape has changed, and how quickly.



The average cost of an international assignment has risen by

58%
since 2017.



73%

of HR decision-makers expect digital nomadism to increase in their workforce over the next five years.



Short-term assignments are growing, with a

10%

increase over the past five years alone.



Long-term placements remain common in markets such as China, Singapore and the UAE.

76-85%

Increase in the average cost of assignments

\$50,267

2017

\$69,429

2020

\$79,636

2025

The big shift

The future of how and where people work internationally has real implications for how organisations design and deliver their in-placement support. More transient, flexible assignments will mean there's less time to settle, fewer opportunities to build social roots, and a greater reliance on support structures.



The evolution of assignments

The demographic make-up of the workforce is also changing. Younger generations are entering the global mobility space with different expectations around wellbeing, flexibility and mental health. And the personal motivations driving people to take up international placements are seeing a shift too.

In 2020, the opportunity for a better salary was the driving factor for half of the assignees in our study. While now, despite financial reward remaining the most important new personal motivations are starting to emerge, such as the opportunity to bring their whole family on the adventure.

However, job security is now more of a focus than ever before, and has started to overtake career progression as a top three motivation for taking on an assignment. These trends suggest that employees are now prioritising stability, family experience and remuneration over treating their assignment as an opportunity to get ahead professionally.

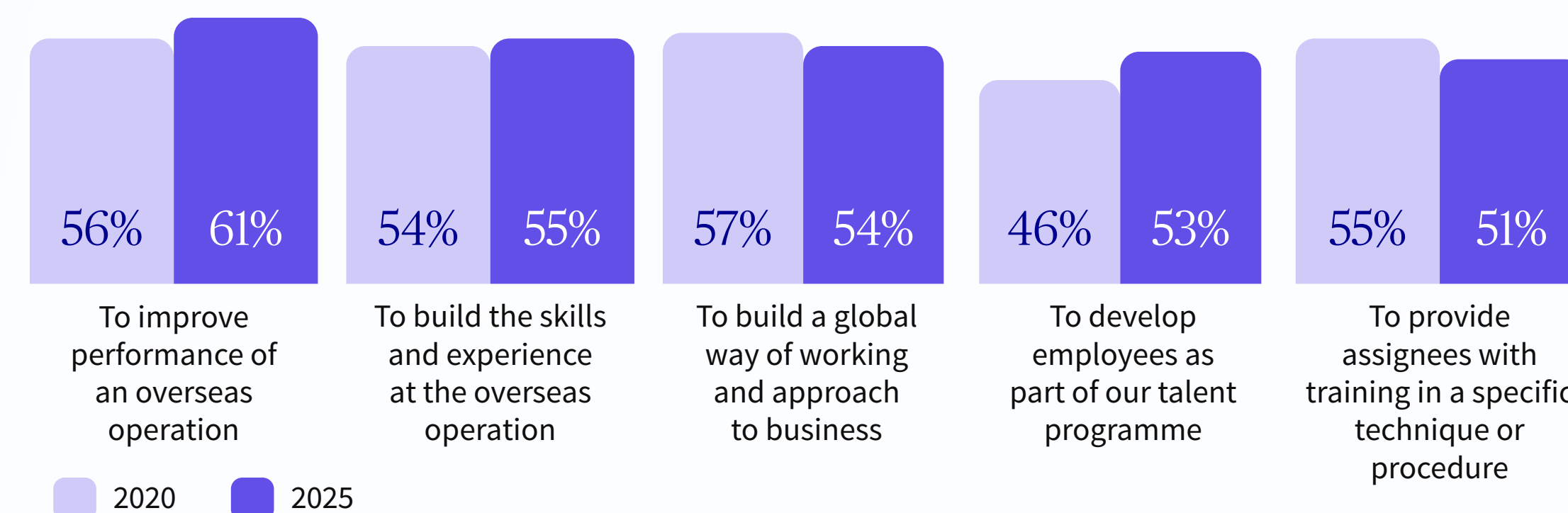
The picture has equally evolved for organisations. In 2020, the top three drivers for sending employees on assignment included: building a global way of working and approach to business (57%); to improve the performance of an overseas operation (56%); and to provide assignees with training in a specific technique or procedure (55%).

Now, despite overseas performance remaining a top priority – and growing by almost 10% since 2020 – there has also been a notable rise in organisations sending employees abroad to develop them as part of their talent programmes. This particular motivation has increased by over 50% since 2017, pointing to strategic investment in the people who will drive long-term success.

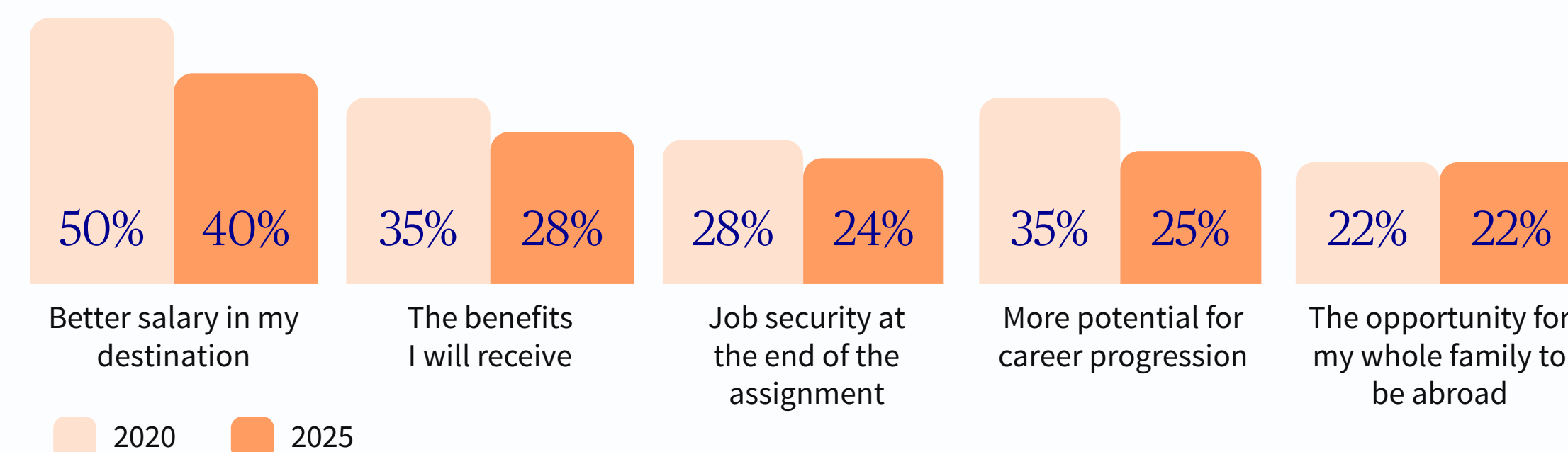
Together, these trends are redefining what it means to keep people motivated and interested in international assignments. And they make the in-assignment experience not just an important chapter in the journey, but an increasingly complex and consequential one.

 **+50%** of HR decision-makers use international assignments as an opportunity for talent development.

Reasons for sending employees on international assignment HR decision-makers



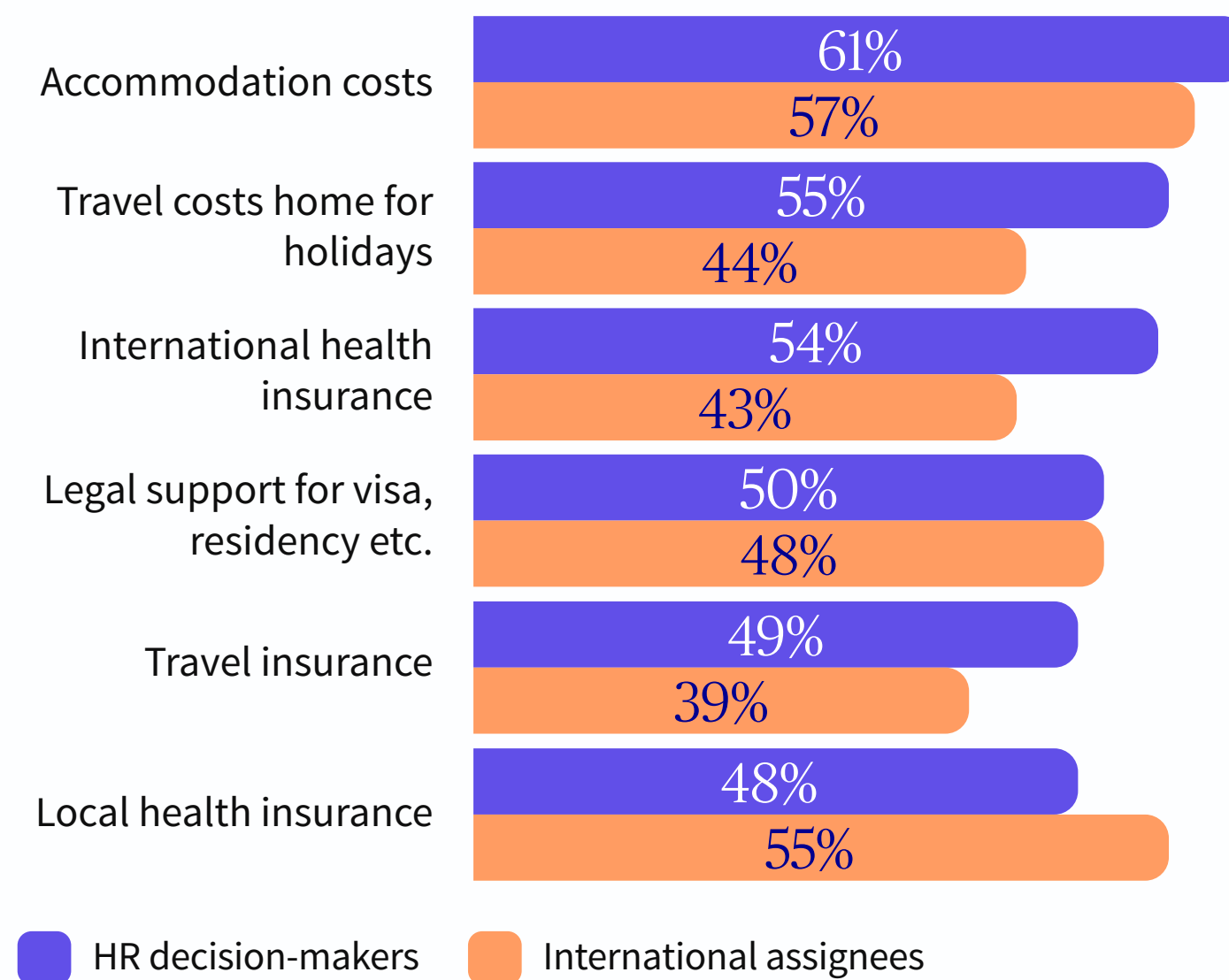
Most important factors when choosing an international placement International assignees



In-assignment benefits

In terms of benefit packages, organisations are largely delivering. HR decision-makers and assignees broadly agree on what's currently offered, with international health insurance, accommodation support, and travel costs home remaining the most widely provided benefits.

Included as part of the employee benefits package for current assignments



But a more nuanced picture emerges when we look beyond these essentials to other less visible but equally fundamental benefits. Mind health support, for example, shows significant gaps in provision, particularly in relation to online and in-person counselling, mentoring and buddy systems. Differences in opinion, and experience, here between assignees and HR decision-makers reach almost 50% in some cases.

A difference not to be taken lightly by organisations, especially as our research shows that mental health concerns have increased by 10% since 2020.

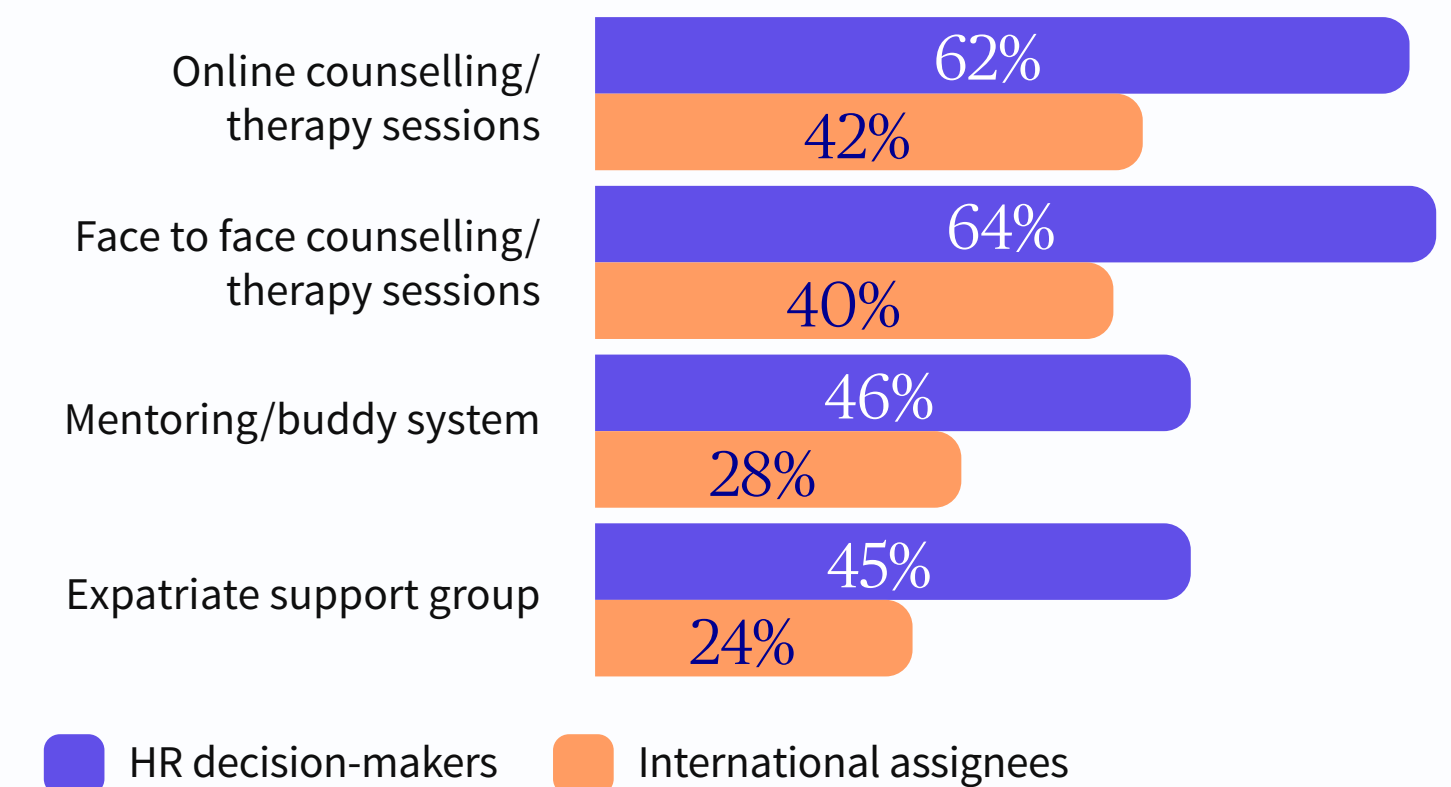
Family benefits are equally under pressure, especially for assignees who relocate alone. In fact, they're around 20% less likely than HR decision-makers to say that extended periods of leave are available for them to spend time with partners or family, and 15% less likely to say that travel costs are available to go home and visit.

This could suggest that businesses have policies in place, but they're not always visible to employees. Clearer communication and improved awareness, as we've seen at the preparation stage, could be the missing piece in closing the gap.

“The benefits cover the biggest challenge of moving abroad for work: healthcare, legal procedures and children’s education, therefore ensuring optimal protection for my family.”

(Male, Germany, 37)

Available mind health support



However, neither mind health nor family support benefits should be overlooked in terms of their ability to define an assignee's experience on placement. If gaps are felt in benefits, regardless of whether they truly exist, they can quickly feel unsupported.

These gaps can also compound one another. Especially for assignees living apart from family, as limited awareness or uptake of travel benefits may contribute to feelings of detachment and loneliness. In these instances, many may turn to their mind health benefits for support, only to find that they too are insufficiently visible or difficult to access.

In-assignment benefits

Flexibility equals equity

Then there's the question of how flexible benefits packages are, and for who.

International assignees report inconsistency in this area:

20%

say they must choose from a fixed list of benefits.

29%

say they have the flexibility to adapt their package.

45%

say that benefits vary by seniority, with more senior staff receiving greater support.

This aligns with what we're hearing from HR decision-makers:

24%

provide personalised benefits to ensure their assignees are happy with their benefits.

41%

say creating packages to meet wider demands is their top challenge.

Standardised packages, as reported by 20% of assignees, rarely meet individual needs. But if they also aren't fair or consistent in their offering, they can quietly undermine an employee's experience on assignment, even when provision looks comprehensive on paper.

The frequency of benefit reviews can play a meaningful role here. Our research shows that packages reviewed every six months are linked with notably better wellbeing outcomes for assignees, with 88% reporting positive wellbeing compared to 69% whose packages are reviewed annually.

Frequent reviews also give organisations the opportunity to make meaningful improvements during the assignment itself, allowing their support to evolve alongside the assignee's experience rather than playing catch-up. Perhaps a small consideration in the grand scheme of things, but one that can have a significant impact on how supported assignees feel day to day.

Thinking ahead



What do future-fit benefits look like?

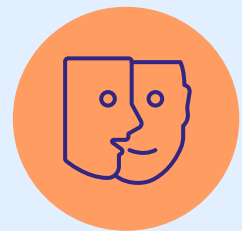
It's clear from our research that the value of certain benefits is changing. Financial support with accommodation costs have risen to become the most valued benefit among both HR decision-makers and assignees. While international health insurance, although important and expected, is no longer the differentiator.

Businesses seem to have adapted well to this shift in value so far, but there is a growing gap between the benefits on offer and how they match up to the lived experience of their assignees. Closing that gap will require a shift from standardised provision to genuinely personalised and flexible support which addresses the whole person, and not just their physical health or financial situation.

In doing so, organisations have an opportunity to create the conditions that turn a good assignment experience into a great one.

Keeping people well

Reassuringly, organisations are looking after their people well, and individual wellbeing support has improved significantly since our last report in 2020.



More assignees now have access to mental health benefits, with far fewer reporting no support at all.



Opportunities for flexible working have seen a notable increase.



And 82% of assignees feel their employer genuinely cares about their wellbeing.



But nothing says commitment to keeping people brilliant like prevention and organisations are doing this well, too. From general health check ups, regular check-ins and self-assessment tools, to wellbeing programmes and lifestyle guidance.

Mind health support is also fit for purpose

82%

of assignees feel their employer cares about their mind health.

3 in 4

describe their employer's mental health policies as proactive and innovative.

Flexible hours as a means of supporting a healthy work-life balance are also widely available and widely valued by assignees. Almost two thirds say they're currently provided by their employer, despite only half expecting them for a future assignment. This is an encouraging sign, and suggests that organisations are getting ahead by treating flexibility as less of a work perk and more of a baseline expectation.

Still, improvement is different from sufficient support. And despite this progress, 69% of assignees still believe more could be done to support their mental health.

But what does that mental health support look like?

When assignees were asked what their employer could do, three themes emerged consistently.

1

Better access to mental health resources and professional support

Including regular check-ins with practitioners, face-to-face counselling, and wellbeing workshops.

“Offer access to 24/7 virtual mental health support and mental wellness workshops.” (Singapore, Male, 36)

“A medical practitioner to do a routine mental check regularly.” (UK, Male, 33)

What's striking about these three priorities is that none of them are simply about adding more benefits to a package. They're about the quality and culture of mental health support in the workplace and beyond, the kind that goes beyond investment to include intention and consistency.

2

More flexible working arrangements and work-life balance

The ability to manage working hours in a way that accommodates the realities of life abroad.

“4-day work week which would drastically change everyone's mental health.” (US, Male, 33)

3

A supportive, open workplace culture

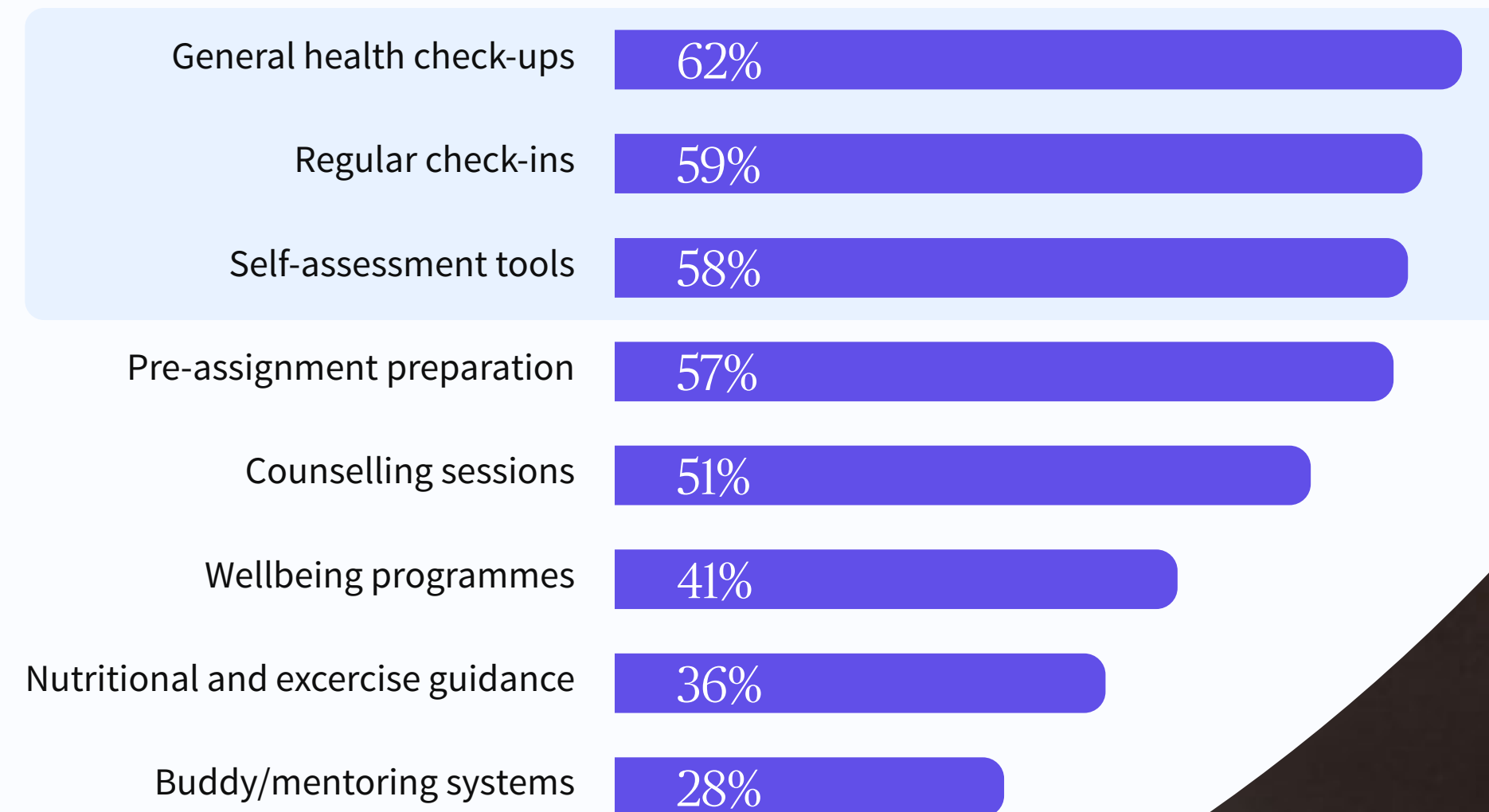
One where talking about stress or emotional difficulty isn't stigmatised.

“Encourage employees to talk about stress or emotional issues without fear of judgment.” (Thailand, Female, 35)

Keeping people well

However, it's not only the breadth of mental health support that's becoming increasingly important, but also how that support is delivered. For example, our research shows that online therapy is increasingly expected among Gen Z and Millennial workers (39%) compared with Gen X employees (28%), and HR decision-makers are already reflecting this in their investment. 61% are currently using virtual care services to deliver mental health support, up 9% since 2020, and 86% plan to invest in it further over the next two years.

Preventative measures to mitigate health issues HR decision-makers



Thinking ahead

Face-to-face still has a place

However, here's where organisations need to be cautious. While virtual mental health support is clearly growing – and 88% of HR decision-makers describe it as an essential part of their support package – assignees are more divided. The majority are open to virtual care but, significantly, two thirds still show a preference for in-person support. This is especially true for those on long-term placements and Gen X employees.

With investment in virtual care set to increase significantly over the next two years, the risk is that face-to-face provision is put on the backseat just when the globally mobile workforce may need it most.

A blended approach, one that offers both virtual and in-person options and allows assignees to choose what works for them, is not just preferable, it's essential.

The hybrid effect

Balance and disconnection – two sides of the same coin

Hybrid working has become the norm for international assignees and for the most part it's valued, with more than three quarters (78%) saying it's had a positive impact on their work-life balance and productivity. For organisations, it's a well-oiled perk that they can easily include in their benefits package at no real commercial cost.

But hybrid working is a nuanced benefit in mobility contexts as it can easily disguise isolation issues. From our research, 37% of assignees say it's been less positive in terms of feelings of loneliness and disconnection. In fact, one in ten (10%) say it's had a negative effect on their mental health.

“As part of our buddy system, we assign a local colleague who is available to help our international assignees integrate. We also conduct regular check-ins to see how they are coping.”

(HR decision-maker)

The reason is easy to understand. For native employees, hybrid working exists within an already established life. One that includes friendships, communities, and social circles which have likely been built over many years. But for an assignee who has just arrived in a new country, working from home can mean spending the majority of their day without any meaningful human contact, especially if they've relocated alone.

And while the 10% who are negatively affected by hybrid working may seem like a small proportion, it's important to note that this figure rises to 14% among those on short-term placements. A figure that shouldn't be ignored when we consider what we already know about how assignments are changing. Because if short-term placements and digital nomadism are increasing, it's an issue that will only grow if left unaddressed.

To future-proof hybrid working, and to make it effective for all employees, it must be bolstered by the right support systems and strategies. Organisations that do so – rather than leaving connection to chance – will be the ones that protect both their people and their investment.



Family: the biggest multiplier of success

Ask any assignee what makes or breaks their experience on placement, and the answer will almost always come back to the same thing – family.

Whether their loves ones are in the same country or thousands of miles away, our research consistently shows that an assignee's family dynamic strongly influences whether they see their placement through to the end. In fact, 30% of assignments currently fail due to family concerns.

And while this isn't new information for organisations – HR decision-makers themselves report family-related stress as one of the most common wellbeing challenges among assignees – they still aren't addressing how influential family can be to the level of performance an assignee brings to their placement.

For example, when we look at how benefits are designed and delivered, the assignee is still largely the focus. Family support, although present in many packages, is often an afterthought rather than a strategic priority.

Our research shows that only:

38%

of organisations offer family support to all assignees – a minor improvement since 2020

28%

offer it on a case-by-case basis

24%

by length of service and

10%

solely to senior staff.

There's also a 22% gap between what assignees expect in terms of family wellbeing support and what they currently receive. A shortfall that has real consequences for the people experiencing it, and for the organisations investing in their placements.



38%

of HR decision-makers say that supporting assignee families is one of their biggest challenges.



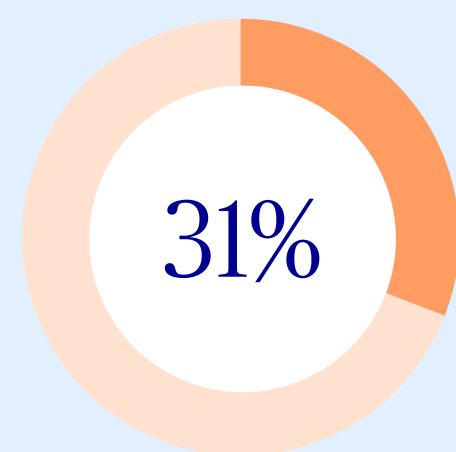
Living together: when relocation is a family affair

For assignees who relocate with their families, the experience appears to be better overall. Our research shows that they have significantly better mental health (67%) than those who are separated, and 83% say their assignment has given their partner or family a great opportunity.

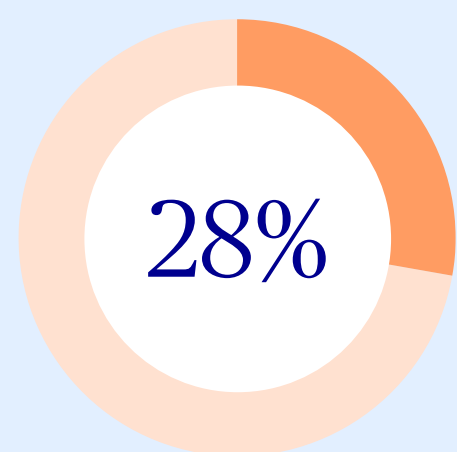
This is perhaps unsurprising if we consider that partners, children, or close family members create a sense of home – one of the most powerful wellbeing drivers an assignee can have.

Employers also seem to be providing valuable practical support for families in the work country in relation to local health coverage, visa sponsorship, and relocation services.

But bringing family along doesn't automatically make things easier. Families face their own adjustment challenges: new schools, unfamiliar healthcare systems, language barriers, social isolation, and the difficulty of rebuilding a life in a place that wasn't their choice to move to. We can see these challenges reflected in our research:



Almost a third
of assignees report that their
family life has come under strain.

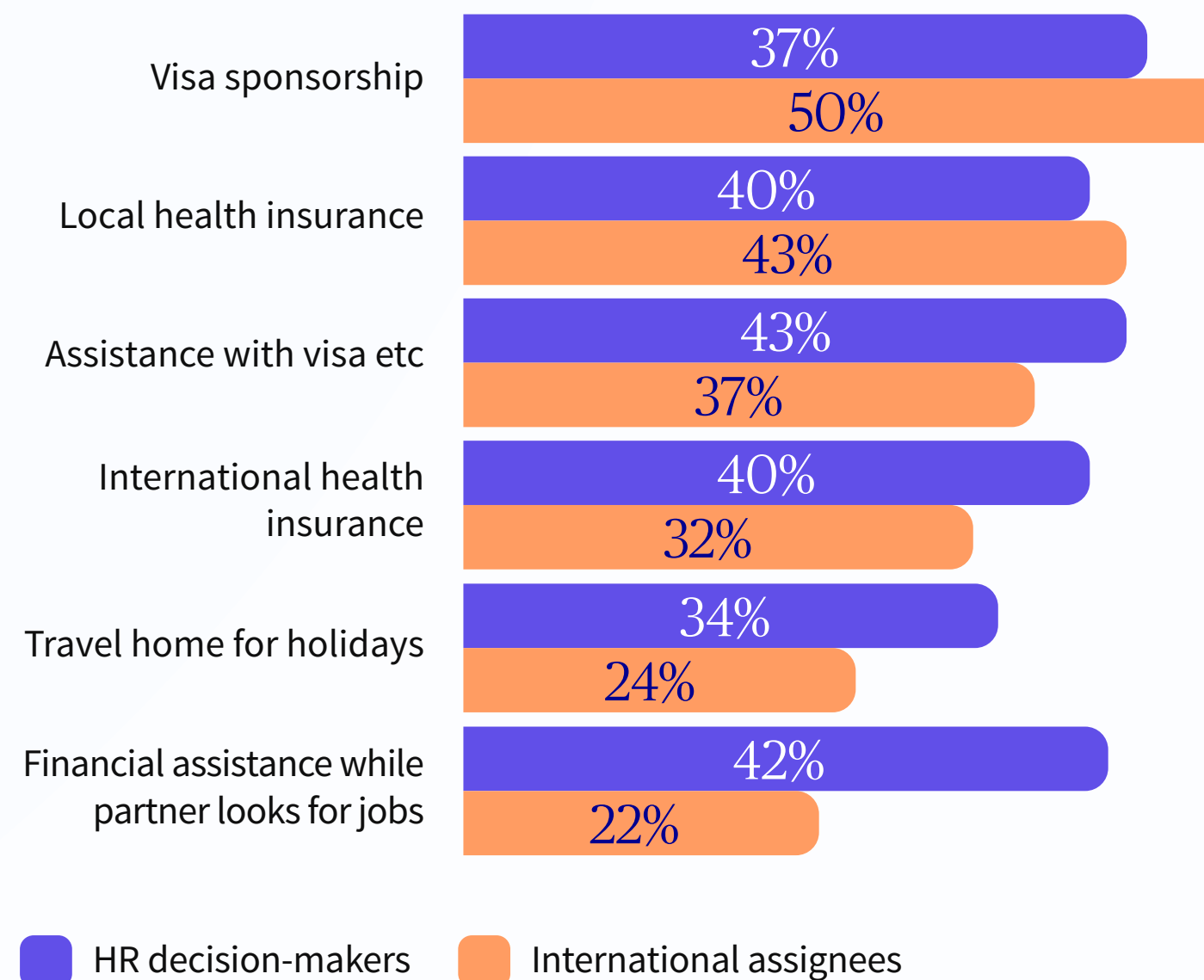


Over a quarter
say that their partner or family
would prefer to return home.

When families struggle in this way, the impact on the assignee is immediate. Stress escalates, focus drops, and the risk of early return – one of the most costly outcomes for any organisation – increases significantly.

For some assignees, this stress is being managed proactively by their employer. For example, one in four who said their partner found it difficult to get a job in their host country actually received financial assistance while they were searching. A relatively low-cost intervention with a high-value return.

Support provided for partner/family in work country



Expert voice



Sean Dubberke, intercultural specialist and Chief Learning Officer at RW3 CultureWizard

Family adjustment is critical to assignment success. Research consistently shows that if a partner or family member struggles to adapt, the assignment itself can easily fail.

The assignee typically has an immediate network at work and a structured daily routine that helps them adapt quickly. But family members do not have that built-in network. That's why it's important to understand what the partner and children will be doing day-to-day.

Helping families understand how daily life works in the new culture, from schools to healthcare systems, can significantly ease the transition. And by addressing these practical concerns early, it can help reduce stress and make the relocation experience more positive for the entire household.



Living apart: the invisible strain

For assignees whose families remain at home, the difference is no less significant. Separation simply creates its own type of strain, whether that's feelings of loneliness, difficulty finding time for connection across time zones, or the stress of maintaining relationships from a distance.

What makes this strain especially challenging for organisations to manage is that it can be harder to identify and even harder to support. Unlike the

visible challenges of family relocation, the impact of separation is often hidden and managed privately.

Our research shows that, on average, over half of HR decision-makers believe they're offering support in all the right areas: travel costs and, extended leave to go home, international and local healthcare insurance, and financial support for family visits. 80% of assignees also say they feel well supported by their employer in maintaining family contact and 93% use technology to do so.

However, despite these efforts, assignees who move alone are still 47% more likely to suffer with their mental health than those who relocate with their loved ones. In addition:

46%

say separation has put a strain on their relationships – a 15% rise since 2020.

35%

say their wellbeing has been impacted.

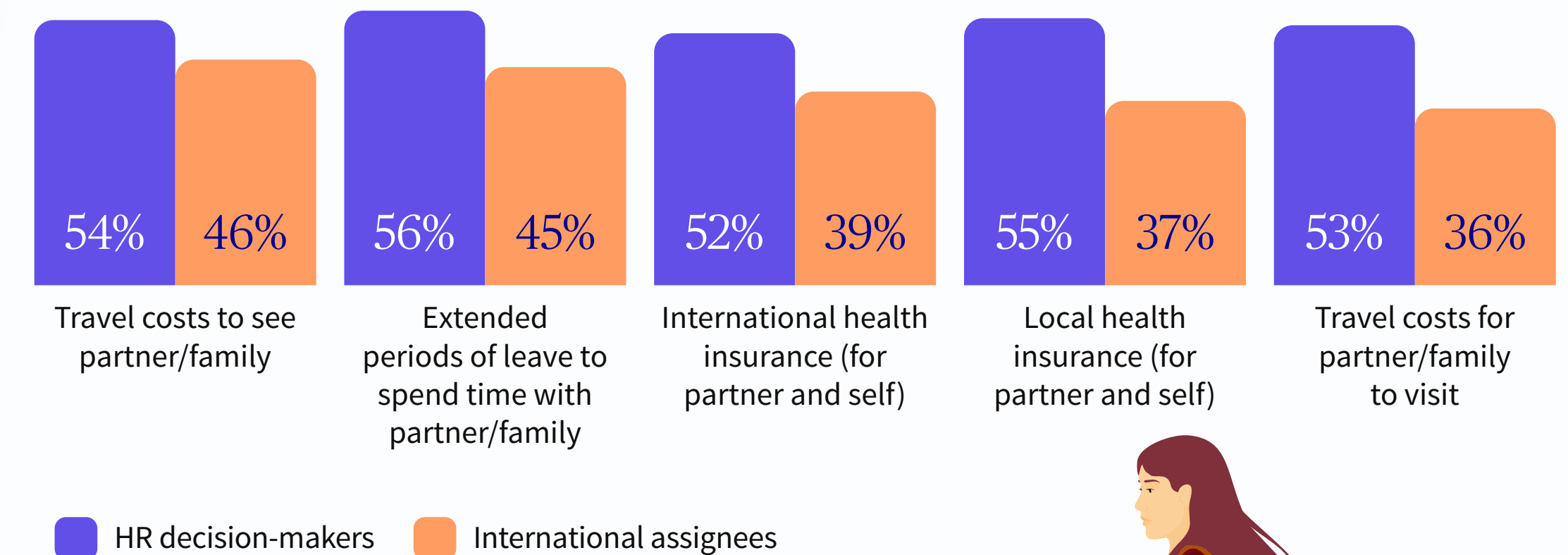
27%

say their physical health has worsened as a result of being away from family.

“Staying away from family and dealing with another language and culture has affected my mental health.”

(US, Female, 37)

Support provided for partner/family in home country



Living apart: the invisible strain

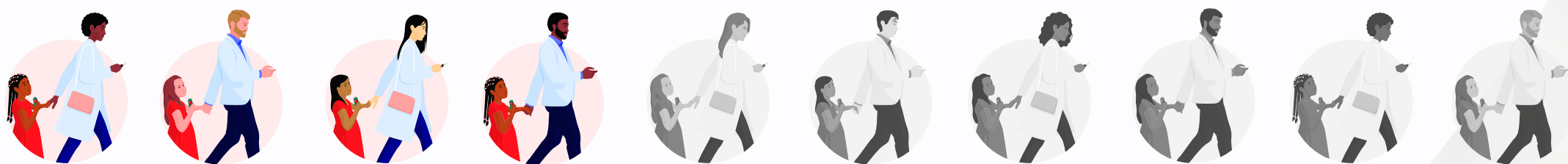
There's also still a gap between the support HR decision-makers say they're offering and an assignee's lived experience. While over half say they support families living elsewhere with benefits such as extended leave to see loved ones (56%) and travel costs to get home (54%), only two in five assignees are aware of these options.

This extends to financial support for partners and families too. HR decision-makers are 47% more likely to say they provide travel costs for family members to visit assignees on placement than assignees themselves.

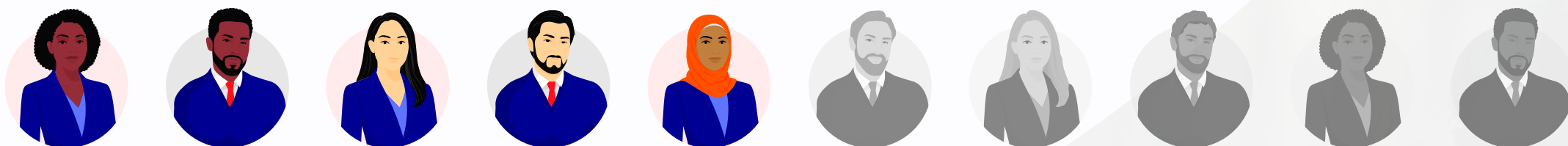
These gaps in awareness shouldn't be ignored by organisations who are committed to keeping their people connected. Because although technology is doing a good job of bridging the geographical divide for now, this solution is being implemented by assignees themselves.

Organisations must play a more active role in bringing assignees together with their families – especially if we consider that almost half are providing no support in this area. After all, tech can be a tool for connection, but it will never be sophisticated enough to replace the wellbeing benefits that come from being reunited with family.

2 in 5 assignees say they receive travel costs to visit family



1 in 2 HR decision-makers say they provide this financial support



Thinking ahead



The evolution of assignments is likely to have a further impact on family wellbeing.

As short-term assignments increase, families are more likely to stay at home than temporarily uproot their lives.

Organisations that are prepared for supporting this shift – and that redesign their benefits accordingly – will be better placed to protect the wellbeing of assignees who are navigating one of the most emotionally demanding aspects of working abroad.

An eye on the future

From our research, it's clear. The value of international assignments isn't changing, but the cost significantly is.

Some of this increase is being driven by assignee wants and needs, others by the macro-economic factors at play in the world. Still, if assignments are expected to deliver the same value and more, and at an even greater cost than ever before, then something has to change.

Fortunately, HR decision-makers feel prepared for what this means. An encouraging 96%, in fact, say they're confident in their ability to navigate the changing demands and expectations of a globally mobile workforce.

Tech'ing the reins

This confidence is likely linked, in part, to the efficiencies they're unlocking through advanced technology adoption. Half say that their processes are now mostly digital, with tech or AI solutions helping them with internal work processes (80%) and logistical support such as relocation (64%), and there's significant intent to invest further in the future.

This a great sign, as automating previously manual processes will be essential to staying ahead of assignee expectations, too. Collectively, 90% expect digital tools for relocation and admin, while 85% expect them for social, learning and wellbeing.

Top five expected tech solutions International assignees



46%

Language learning



42%

Visa and immigration



35%

Community integration/
expat networks



41%

Family support and
education platforms



36%

Expense claims



The picture that emerges from our research is one of genuine progress and genuine opportunity.

Organisations are investing more in the wellbeing of their international assignees than ever before. Mental health support has improved. Flexible working is more widely available. And the vast majority of assignees feel, at least broadly, that their employer cares about how they're doing.

But in order for people to truly thrive on assignment, our research also tells us that they need more than a benefits package. They need flexible support that reflects their lived experience.

Because at the center of every assignment is an individual navigating a unique experience with unique needs. The organisations that never lose sight of this, as they build their strategies, policies and packages, will be the ones that really see the full potential of their assignees.

A commitment, then, to the whole person and not just the placement is what will ultimately determine whether an organisation can keep their people brilliant, and whether their investment continues to deliver on everything it should.

Placement in practice

An HR-insider's view

Hear from HR decision-makers around the world about how they keep their people brilliant on assignment. From regular check-ins and clear communication channels to cultural integration and buddy systems.

“

We focus on **clear communication**, cultural support, and practical assistance. These include **ongoing check-ins**, relocation help, and access to local resources. We also encourage regular feedback and ensure they **feel integrated** both professionally and socially.

We ensure international assignees are satisfied by providing clear relocation support, **ongoing communication**, cultural integration resources, and **personalized assistance** tailored to their professional and personal needs.

We make sure that our international assignees are **accompanied by family** if they so chose, so as to **improve their happiness and productivity** abroad. We also ensure that we have a transparent communications channel with our international assignees, so we're constantly **aware of their comfort and wellbeing** while working outside the home country.

We maintain **constant communication** with [assignees] to hear what they have to say and we have **other employees** in the assigned location **to help them settle and integrate**.

We provide **home-visit leave and annual leave every year**, as well as travel expenses such as air tickets, which can be fully reimbursed.

We arrange **welcome sessions** and networking events to integrate assignees **into the workplace community** quickly.

We have **continuous and direct communication** with our assignees, solving any problems related to them and their families.

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*Research conducted in June 2025 by Savanta. A total of 689 HR decision-makers (US:110, UK:109, France:53, Germany:54, UAE:55, Kenya:52, Hong Kong:50, Singapore:50, Thailand:53 and China:103) and 641 non-native assignees (US:106, UK:114, France:51, Germany:52, UAE:59, Kenya:66, Hong Kong:49, Singapore:52, Thailand:51 and China:41) were surveyed.

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