



Global healthcare

World of Work

Global mobility on the move



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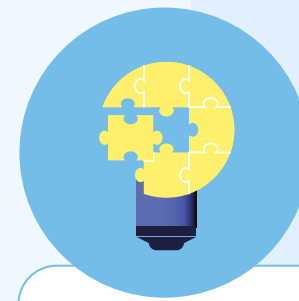
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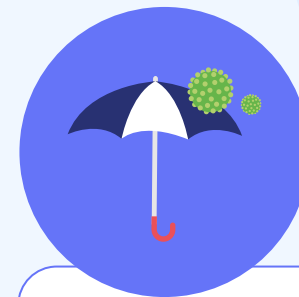


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Foreword

Karim Idilby, Chief Growth Officer, AXA Health International

For many years, international assignments have been a vital part of how organisations grow, share expertise and build resilience. Yet the expectations around mobility, both from businesses and their people, have been gradually shifting. Since 2017, AXA Global Healthcare has been tracking these changes by listening to the voices of HR leaders and international assignees across the world.

Over that time, one thing has remained constant: international working never stands still. As someone who has experienced life both as an international assignee and as the leader of a global team, I see more than ever how global mobility continues to evolve – shaped not only by new expectations and pressures, but also by opportunity.

That opportunity, however, requires greater investment than ever before. Since we first started our research eight years ago, the average cost of placing an employee on assignment has increased by 58%. In this environment, where organisations must make increasingly careful choices about how they allocate their budgets, it's essential that their focus is directed at what matters most.

From our findings, this now involves far more than well-organised logistics, or getting employees from A to B. Instead, successful, resilient global mobility strategies need to be centred around people – their health and happiness, their families and their ability to thrive wherever their role takes them. This means supporting them at every stage of their assignment journey, from preparing them well to helping them return home smoothly. When organisations get this right, they strengthen their ability to attract global talent, retain critical skills and stay ahead in an increasingly competitive landscape.

The following report builds on these ideas to provide a more detailed view of global mobility in 2025, while also marking the beginning of a wider conversation. Coming next, we will be publishing a series of reports focused on each stage of an international placement – from setting assignees up for success and keeping them brilliant while they're away to bringing them home once their assignment has finished.

By sharing these insights and building on what we've learnt over the last eight years, we will continue to work alongside businesses to shape and lead the change ahead.



Introduction

When we last reported on the World of Work in 2020, global mobility was at a turning point. The disruption of the pandemic had reshaped and accelerated new ways of working, altering forever how organisations deploy talent across borders. Long-term placements were beginning to give way to shorter, more agile assignments, and digital nomadism was being reshaped – no longer confined to a backpacker lifestyle, but instead embraced by a new wave of professionals and their families.

Five years on, those early trends have strengthened – just as two-thirds (67%) of HR decision-makers predicted in 2020. Long-term placements remain a cornerstone of international business, but there has been a marked shift towards shorter, more flexible placements – a signal that we may be entering a new era of global mobility.

Encouragingly, that shift shows no sign of slowing. HR decision-makers across all regions expect even further growth in these types of international assignments, particularly in location-flexible roles, with three in four, for example, expecting to see more digital nomadism in their workforce over the next five years.

However, this growth isn't without cost. The average investment needed to place an employee on assignment has increased by 58% since first we conducted our research in 2017, adding new pressures on organisations to balance opportunity with financial sustainability.

To remain resilient in this landscape, businesses will now need agile HR strategies that can adapt to the changing demands and expectations of a globally mobile workforce – particularly in terms of supporting employee wellbeing throughout the assignment journey.

Through the voice of HR decision-makers and their employees, this report explores the current experience of international placements and what, in 2025, businesses can do to further support their assignees and address the challenges they face to ensure their overseas operations are set up for success and deliver lasting value for their organisation and their people.

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*.

Since 2017:

+%

The average investment
of an international
assignment has risen by

58%

The disruption of the pandemic has reshaped and accelerated new ways of working, altering forever how organisations deploy talent across borders.

What's driving global mobility today?

The motivations behind international assignments have remained relatively consistent since 2017, with operational efficiency, performance, and skills development continuing to top the list for HR decision-makers. In 2025, however, one clear shift is the growing emphasis on improving global ways of working, an incentive which has risen by 31% over the last eight years.

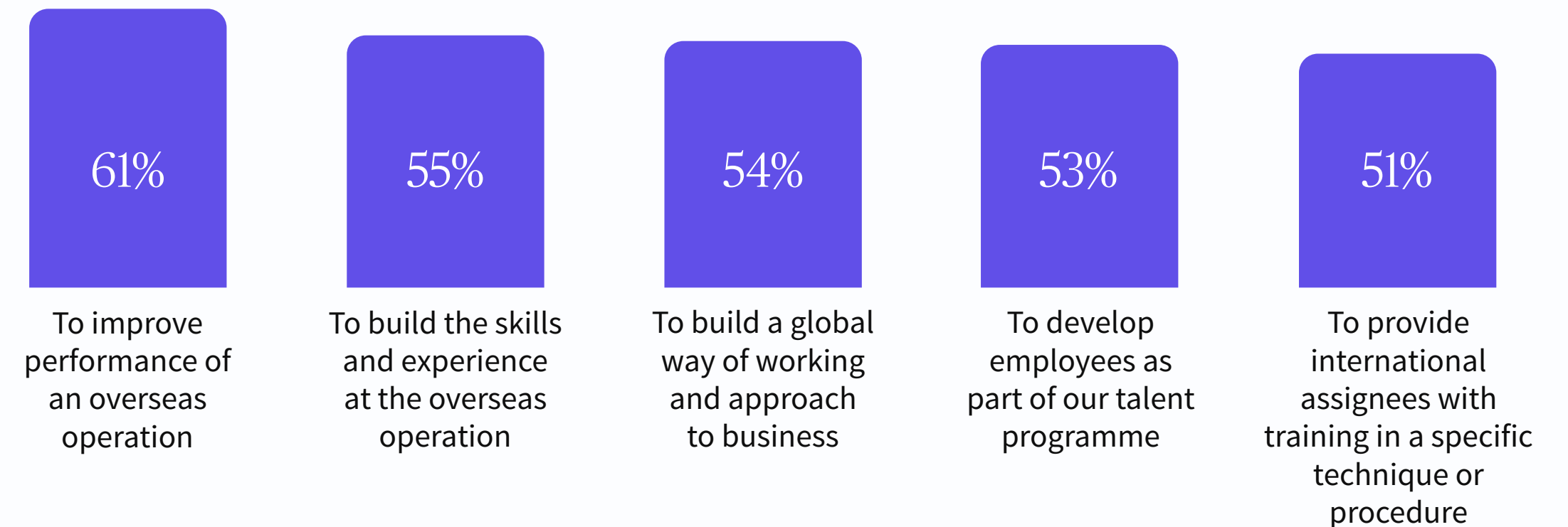
Another is the growing commitment to developing employees as part of company talent programmes, which has seen a 23% increase in the last five years. Both upward trends suggest a stronger focus on recruiting the right skills and expertise, as well as nurturing talent, rather than using mobility simply as a business efficiency exercise.

However, improving global ways of working has now overtaken technical training as a top three requirement for HR decision-makers when sending employees on international assignments. A sign that businesses are now using placements to strengthen their global position rather than fill skills gaps.

For assignees, priorities are also evolving. While remuneration, career progression and job security remain the leading motivators in taking on an international placement, there's also an emphasis on personal development opportunities. Gaining international working experience – now in the top three most important factors for 30% of assignees when choosing an international placement – ranks higher than the benefits they'll receive (28%) and the lifestyle experiences they'll have.

“Engaging with people from different cultural backgrounds has enriched my perspective, making me more open-minded and adaptable.” (Kenya, Male, 44)

Reasons for sending employees on international assignment – HR decision-makers



Most important factors when choosing an international work placement – international assignees



Valued benefits

Yet, when we look at the most valued benefits, there have been some interesting changes. Health insurance – despite being seen as the most important by HR decision-makers and international assignees – is now the second most valued benefit for both.

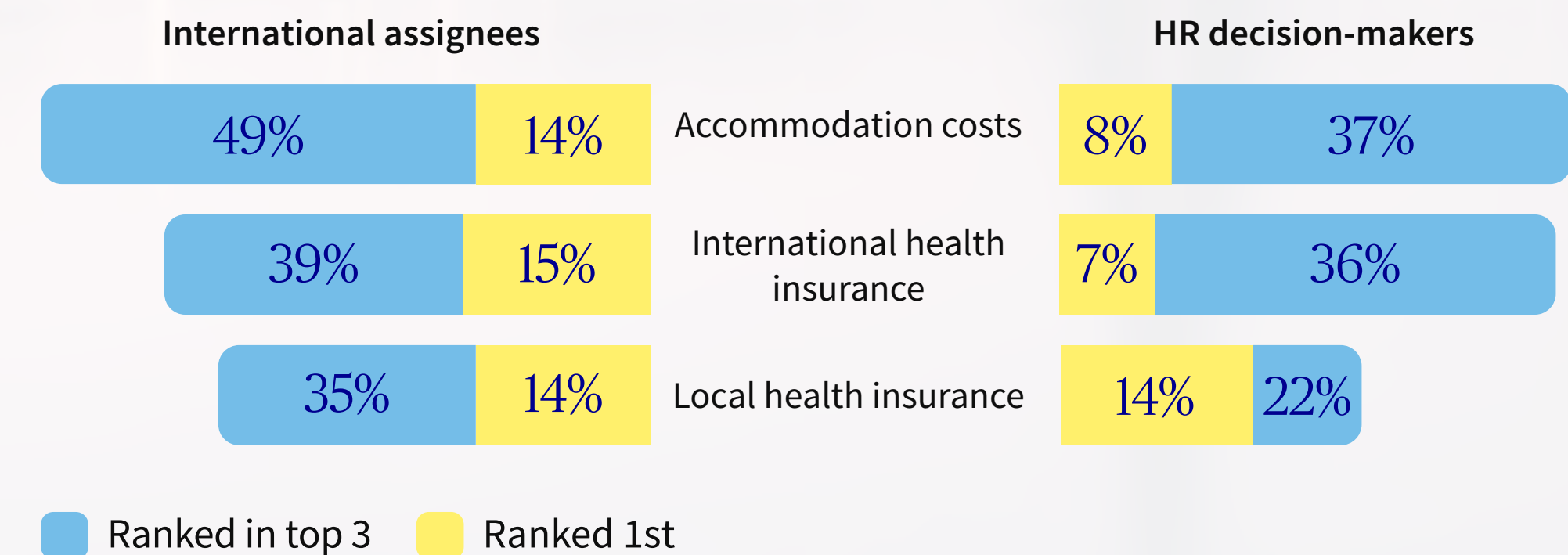
Understandably, international private medical insurance (IPMI) remains more important than local health cover, but has slipped down the ranks slightly post-pandemic.

Instead, and perhaps a reflection of rising living costs and the lifestyle pressures of international placements, accommodation costs have emerged as a key differentiator for both parties, particularly international assignees. Over the past five years, the value they place on this benefit has risen significantly, and they're now 44% more likely to see it as important to the success of their placement. And with almost half (49%) now ranking it in their top three benefits, it can't be ignored as a critical wellbeing driver.

However, despite growing economic pressures, businesses shouldn't lose sight of the benefits that assignees consistently care about, and IPMI is a clear example of this. 14% of international assignees rank it as their most valued benefit, compared with just 8% of HR decision-makers, who largely see local health insurance as the most essential.

This gap presents an opportunity to get ahead of assignees' wants and needs but also on top of future trends. Given the rise in location-flexible roles, as predicted by HR decision-makers themselves, IPMI could easily move front and centre once again, so keeping an eye on what assignees want, as well as what's ahead, will be central to placement success.

Most valued benefits



Communication is key

Our findings show that HR decision-makers and assignees are broadly aligned in terms of the benefits available, suggesting that businesses are on the right track in meeting their employees' needs while they're on international placement.

Accommodation support, for example, features in 61% of packages according to HR decision-makers, and in 57% of packages according to assignees. Legal support with visa and residency documentation shows a similar agreement between the two groups (50% vs 47%).

Where differences do appear, they seem to stem from communication gaps, rather than benefit gaps. Assignees are aware of what's included in their packages, but possibly not to the same extent as the people creating and delivering them. For instance, HR decision-makers are 23% more likely than assignees to be aware of the travels costs available for trips home during the holidays. The same can be seen for international health insurance; 54% of HR leaders are aware of this benefit compared to 43% of assignees.

These awareness gaps reflect that the benefits exist, but communication barriers mean they're either not fully understood or not meeting expectations in the way HR decision-makers would hope.

However, in a bid to ensure that benefits continue to meet the needs of their employees, the majority of businesses (63%) are committed to reviewing their benefits packages at least every six months. And those that do report stronger outcomes, with 88% seeing improved wellbeing – compared to 69% who perform annual reviews – and 82% experiencing better retention among international assignees.

The implication here is clear: by addressing communication gaps, clarifying benefit policies and maintaining regular benefit reviews, businesses are more likely to guarantee that employees not only receive the right personal and financial support while they're on assignment, but also fully understand the value of what's being offered.

“The benefits cover the biggest challenge of moving abroad for work: healthcare, legal procedures and children's education, ensuring optimal protection for the family.” (Germany, Male, 36)



Setting up for success

The increase in the cost of assignments means that making them successful has never been more important – and part of this success lies in the preparation.

Our findings show that the first three months of an international assignment are the biggest hurdle for assignees, with over half (54%) reporting this as the period when wellbeing challenges peak. Early, targeted support is especially important for first-time assignees (59%), Gen Z (57%), those relocating with their family (61%) and those on long-term placements (52%), all of whom are more likely to struggle during this initial adjustment period.

According to HR decision-makers, the leading drivers of these wellbeing challenges include:



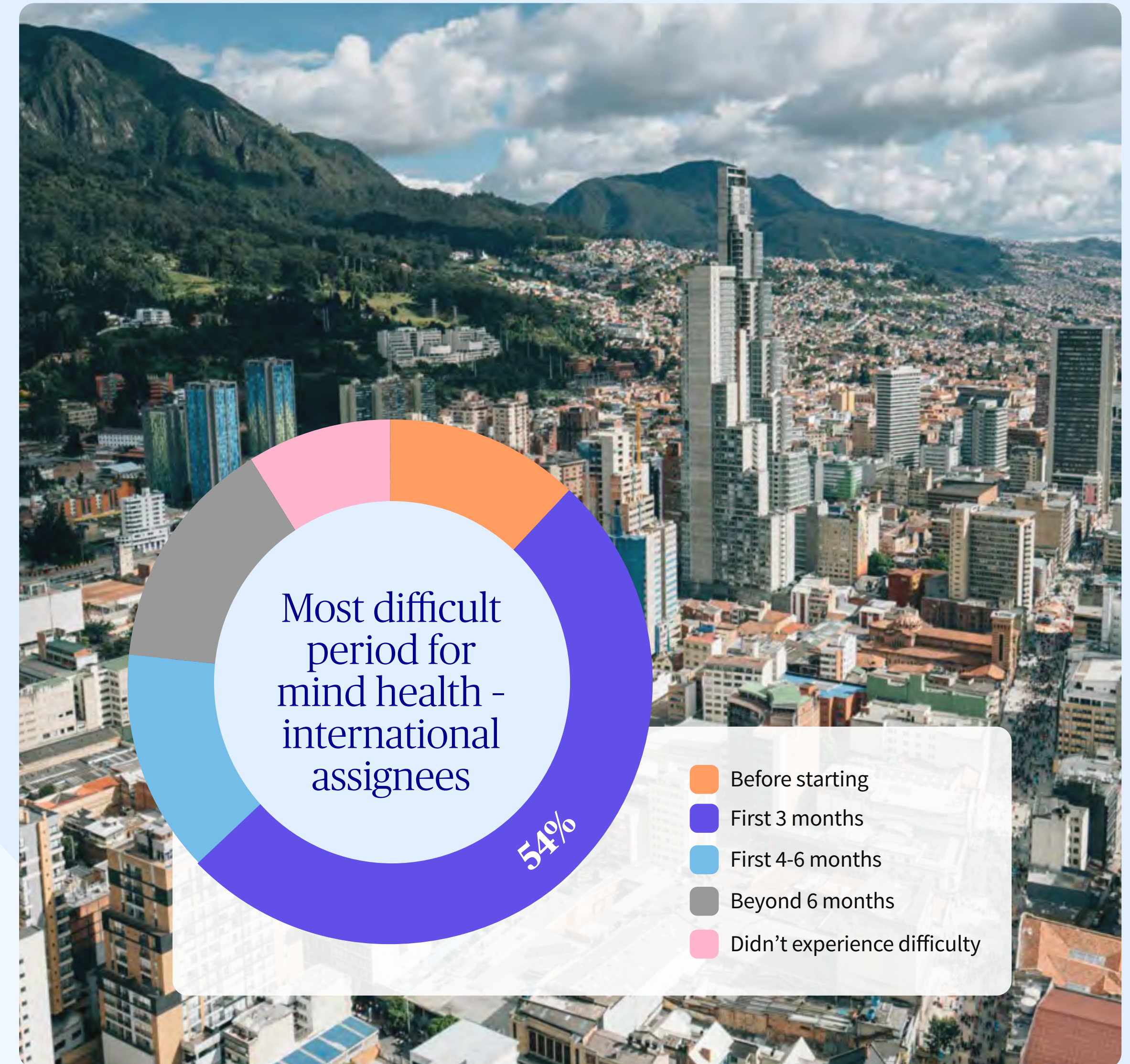
An indicator that early obstacles are, in fact, personal and not work-related.

To counterbalance these pressures, businesses can take preventative steps that go beyond standard relocation support, such as help with visas and accommodation, by focusing on more holistic preparation: what networks, connections or skills will their people need to have from day one?

Our research shows that only 19% of assignees were provided with language preparation such as lessons or learning support before their placement, and only 17% were helped with cultural preparation, briefings on local customs and working styles. And while this might not be needed for everyone, especially assignees who are relocating to countries where culture and language are already familiar, it's still valued by many. When asked, for example, what pre-assignment support they'd expect from their company if they were going on another placement tomorrow, language and cultural support was reported by over a third (39%) of assignees, yet only 29% say they received this help before their placement.

This is perhaps another opportunity for HR decision-makers to close the gap between what's provided and what's needed. As while pre-placement support certainly isn't absent, it may need bolstering in order to meet assignees' expectations and improve their overall experience.

“More pre-placement support and access to tailored mental health resources would have helped.”
(UK, Female, 32)



Looking ahead

Pre-assignment investment is not only essential in today's global mobility landscape but will be increasingly important as the workforce evolves.

With businesses predicting a rise in digital nomad employment over the next five years, there's an opportunity to prepare and future-proof their global mobility strategies to meet the needs that lie ahead.

Digital nomads, for example, face even more complex transitions than traditional assignees, particularly in terms of loneliness and isolation. As their social lives are more fluid, building deeper and lasting relationships can be much harder, so robust support systems are likely to be even more integral to successful assignments and assignee wellbeing going forwards.

9 in 10

international assignees experience a period of difficulty with their mental health during their assignment.

How to help:



Support with cultural adaptation, language learning and social integration to help to build confidence.



Provide access to tailored mental health resources to support assignees with the emotional challenges involved with their relocation.

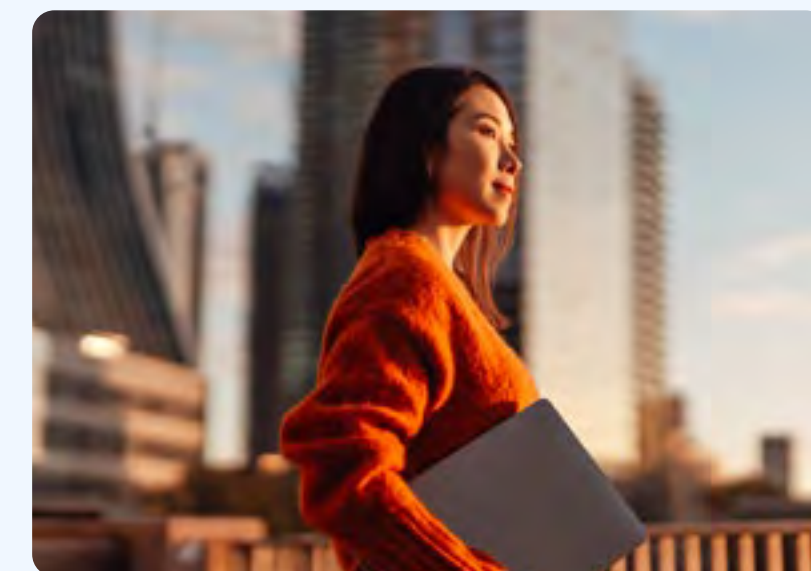


Offer buddy or mentoring systems to provide immediate social connection and peer support, helping them to settle.



Connect each of your assignees with one person they can go to for support, and who they can have regular touchpoints with at work.

By looking at these pre-placement measures as part of the assignee lifecycle, there's an opportunity for businesses to mitigate any challenges – theirs or their employees' – from the start. After all, if assignees are well-equipped for the transition, and have access to the right wellbeing support to tackle early challenges, their resilience is more likely to make long-term placement success more achievable.



You can find out more about how to support your digital nomad employees, including tips and guidance, in our article:

[How to support your digital nomad employees](#)

Keeping your people brilliant

In 2025, it seems that assignees are broadly happy with the support they're receiving from their employer during their international assignment. Nine in ten (90%) feel supported during periods of ill health, and 82% feel their employer cares for their overall wellbeing.

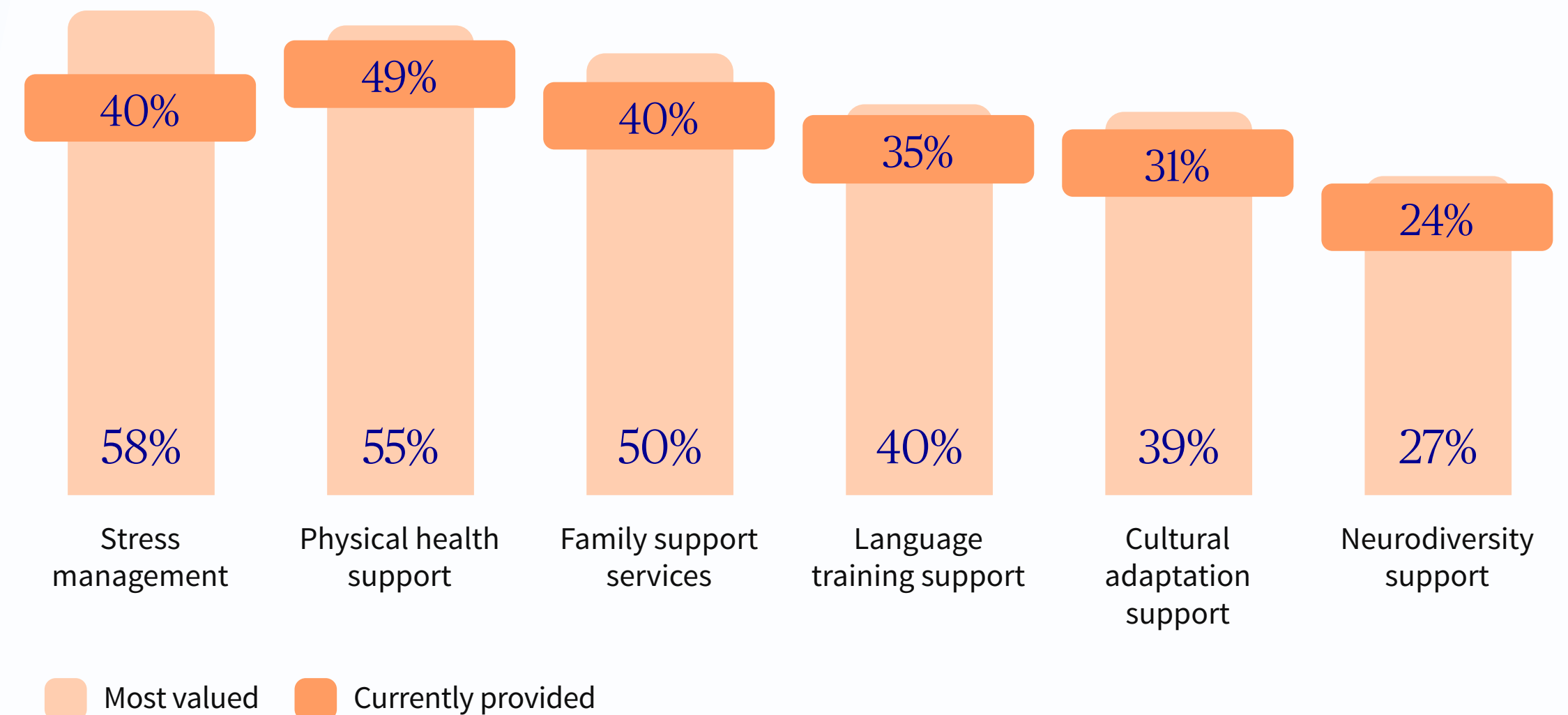
International working also appears to be having a positive impact on the mental health of over half of assignees (51%), with financial stability and personal development opportunities all contributing. These findings indicate that when supporting assignees directly, many of the fundamentals are already in place.

Personalised benefits, however, are emerging as a key area for development. Although over half of international employees receive benefits tailored to their circumstances, flexibility is still limited: only 29% say they can adapt their benefits and one in five say they must select from a fixed list.

This becomes particularly important when we look at the type of support assignees value while they're on placement. Healthcare is still a priority, especially in terms of emergency care and help with everyday medical needs, but stress management now surpasses physical health support in terms of a valued wellbeing service.

And while this type of support isn't entirely absent, there's still a need for more. Our findings show a 31% gap between the value assignees place on stress management support and what's currently offered by their employer. This gap reinforces the need for more personalised benefits, which would help each individual access the support they value most, while also adding to the appeal of an international assignment.

Wellbeing services - international assignees



“We approach international assignments with the mindset that it's not just a move, it's a life experience. So we focus on both supporting the logistics and nurturing the human side of the journey.” (HR decision-maker, US)

Keeping your people brilliant

Even though benefit gaps remain, there are also clear signs that businesses have preventative measures in place to fill them. General health check-ups (62%), regular check-ins (59%) and counselling (51%), for example, are all in place to mitigate health and wellbeing issues – such as stress – but mental health support is also comprehensive. So much so that it's currently exceeding assignee expectations. Eighty-two percent feel their employer cares about their mind health, and three in four describe their policies as proactive and innovative.

Flexible hours are also meeting demand, with 62% saying they're currently provided but only half expecting them for future assignments (53%). This is a good sign for businesses considering flexible working is the new norm and is fast becoming a baseline expectation and key driver for both recruitment and retention.

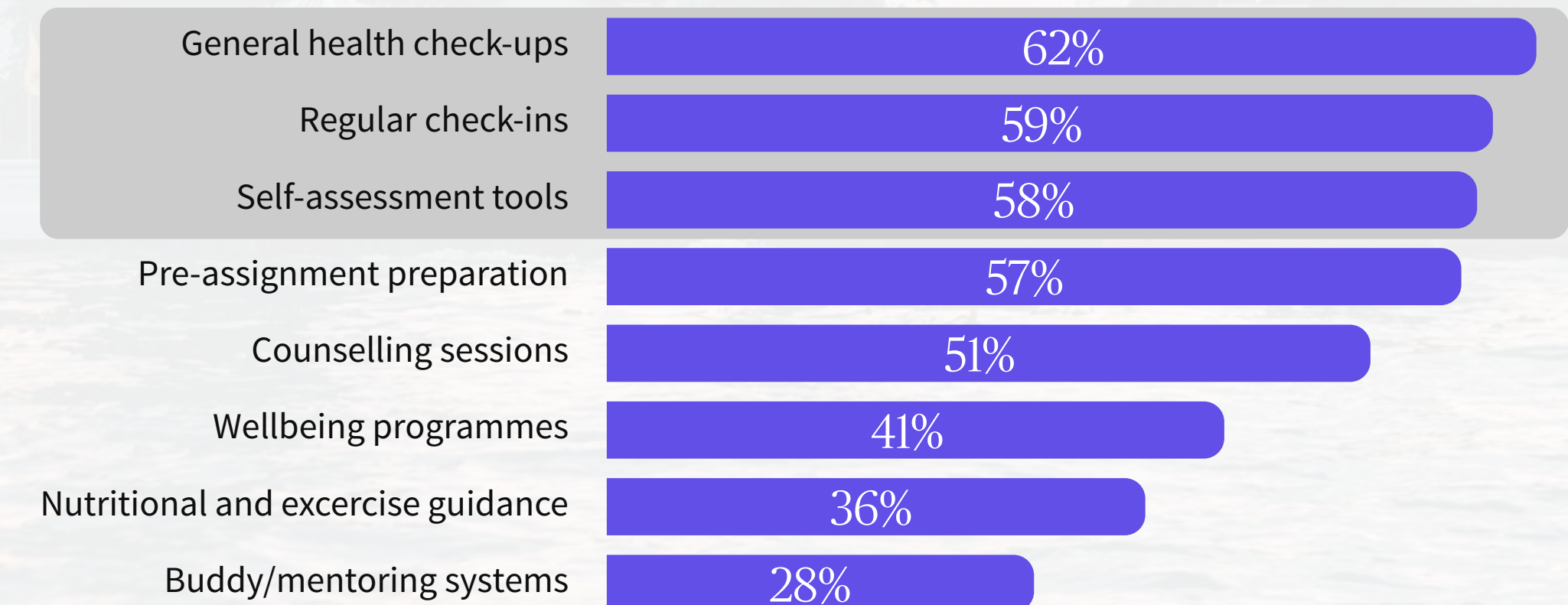
However, global mobility needs are moving so quickly that maintaining this support will require a watchful eye. As although international placements now include greater mind health benefits and flexibility than they did in 2020, there's still demand for more.

Our findings show that assignees now expect flexible work arrangements and better work-life balance to support their mind health on assignment. This is closely followed by face-to-face counselling – something that could easily be overlooked by HR decision-makers, who are currently placing significant confidence on virtual support. For example, 88% claim it forms an essential part of their support package, while two-thirds (67%) of assignees – although still open to virtual mind health services – show a preference for in-person care.

By actively investing in areas that will support assignees, such as flexible work policies and face-to-face therapy, there is once again an opportunity for businesses to strengthen not only their current offering but also their competitive positioning by going beyond the standard benefits.

92% of HR decision-makers place equal importance on assignees' mind health and physical health.

Top three preventative measures in place to prevent health issues - HR decision-makers



Family first

As we saw in our 2020 research, family support continues to play a critical role in the success of international assignments and remains critical to employee happiness. Even though businesses are making clear progress in supporting their assignees directly, family needs are being addressed less consistently and can now be the difference between a placement thriving or failing.

In fact, family concerns, alongside cultural adjustment, are currently reported by HR decision-makers as the two main reasons for employees ending their assignment early.

Moving together

This is less of an issue for assignees who are able to relocate with their families – in these scenarios, employers seem to be providing valuable support. Local health coverage, visa sponsorship, and relocation services broadly meet expectations, and 74% of assignees agree their employer has helped their partner or family with their move. Still, challenges can surface.

Over a third (35%) say their partner struggled to find a job, 31% say their family life has come under strain and over a quarter (28%) say their partner or family would prefer to return home. So, although most needs are being met for families relocating, it's still important to recognise how these difficulties could overshadow the benefits of their move and create pressure to return early if they don't improve.

Living apart

As expected though, the picture is even more complex for assignees whose families stay in their home country. Despite using technology to stay connected to their loved ones (93%), and feeling supported by their employer in doing (80%), distance still takes its toll:

35% say their wellbeing has been negatively impacted

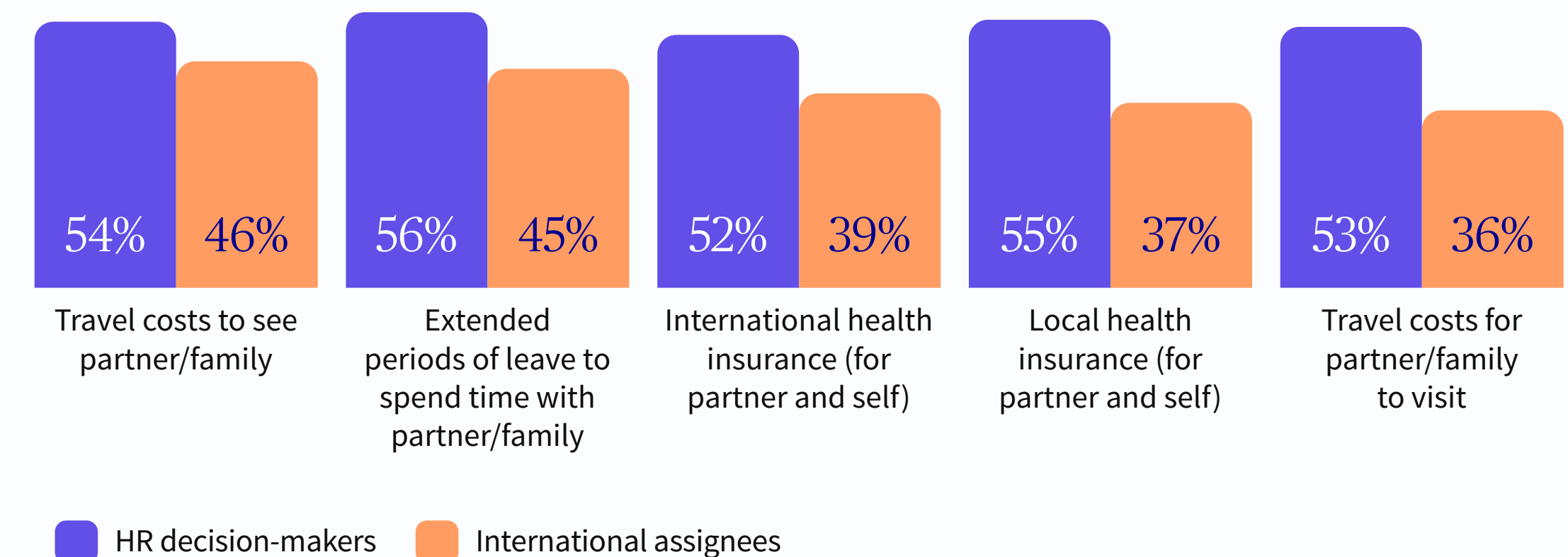
46% say separation has put a strain on their relationships – a 15% rise since 2020

27% say their physical health has worsened as a result of living away from their family.

There also seems to be a discrepancy between the support reported by HR decision-makers and assignees' lived experience. While over half say they support families living elsewhere with benefits such as extended leave to see loved ones and travel costs to get home, only two in five assignees are aware of these options.

This suggests that businesses may have policies in place, but they're not always visible to employees. Clearer communication and improved awareness, as we've seen before, could be the missing piece in aligning provision with expectation.

Support provided for partner/family in home country



“I feel so lonely without my family, even though I have colleagues around me.” (Hong Kong, Male, 34)

Family first

Despite being noticeably harder for assignees living without their families or partners, both of these assignment scenarios point to a need for a more holistic approach to family support and separation. One that goes beyond help with the practical adjustments of international placements and focuses just as closely on the personal pressures that assignees and their families face.

Currently, this support is limited, only:

38% of assignees are entitled to support for their family

28% receive family support on a case-by-case basis

24% are eligible for family support after a minimum tenure with the business.

If we consider that family concerns and family-related stress (p8) have now become some of the biggest challenges for assignees, lack of attention to these support and eligibility gaps could threaten the success of even the most well-designed mobility programmes.

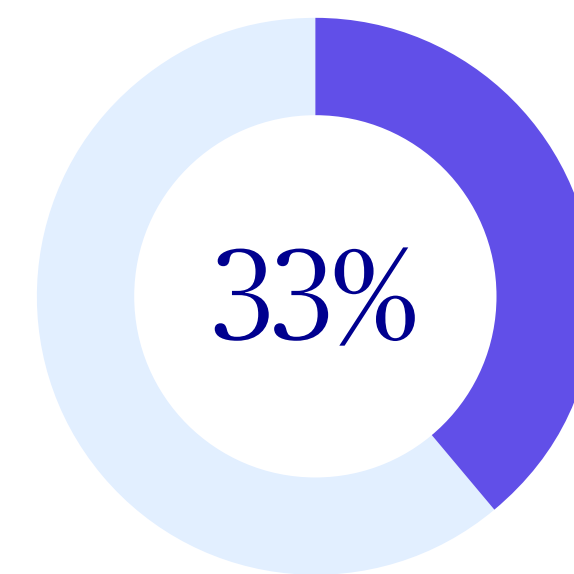
But by widening entitlement, offering adaptable family benefits for assignees, and extending wellbeing services to their families – whether they're living abroad or at home – employers can reduce some of this strain. They may also see a positive ripple effect in terms of mental health support, the demand for mental health support, such as stress management (p10), particularly when assignees are able to bring their families or partners with them. Our results show that those who move with their loved ones have significantly better mind health (67%) than those who remain apart (42%).

A family-centred approach, then, should no longer be seen as a differentiator in benefits packages, but as a safeguard against assignment failure.

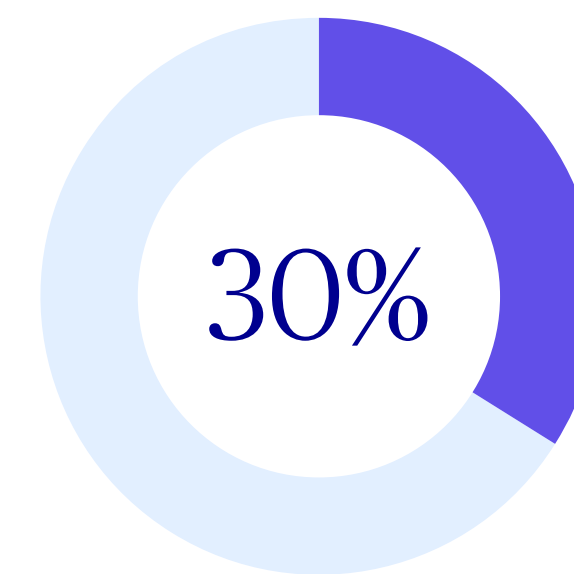
Assignees who relocate with their families are 67% more likely to have better mind health than those who don't.



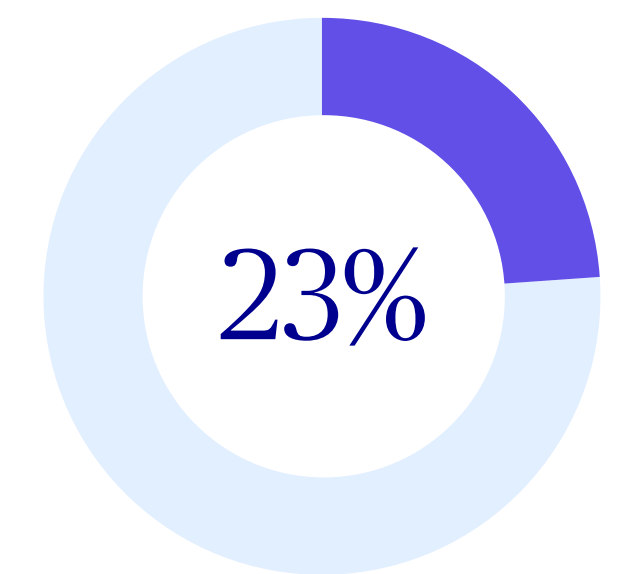
Reasons for assignments ending early - HR decision-makers



Assignee had difficulty adapting to culture in host country



Assignee had family concerns



Assignee physical health

Bringing talent home

Returning home is a defining time for an assignee, and can be pivotal to the overall experience of their international placement.

For many assignees, job security and the potential for career progression are among the strongest motivations for accepting an international placement, and it appears these aspirations are largely being fulfilled on their return home. According to HR decision-makers, more than half of their staff (56%) are promoted at the end of an assignment or are guaranteed a job when they come back (53%). Many businesses also offer a full repatriation package (59%), including career counselling and a new role, reflecting a strong commitment to talent retention and professional development.

However, although work-related expectations are being met, there are opportunities once again to strengthen the personal repercussions assignees can experience. Currently, only two in five assignees (40%) are offered psychological support post-placement, compared with over half who are provided with broader, more practical help, such as financial or relocation support (51%).

And just as cultural integration was one of the biggest challenges for assignees at the start of their placements, reintegrating back home can also be difficult. This is especially true for those returning from long-term assignments or from countries significantly different from their own.

Here's why:

1. Coming home isn't 'returning to normal'

Long term assignees in particular may not have experienced their 'normal' for many years, and in that time much could have changed. With this in mind, returning can feel disorientating – from routines and relationships to ways of working.

2. Identity shift

After a significant period of time abroad, assignees may see themselves differently in terms of skills, perspectives and relationships. So, coming home, where family, friends and coworkers may still treat them as the person they once knew, can feel jarring with their lived experience abroad.

3. Family adjustments

Families, especially those who join assignees on their move, also face challenges with re-establishing their lives once they're home. Supporting their adjustment can ease the pressure on the assignee to manage everything alone, and ultimately have a positive effect on the whole household.

4. Retention risk

Without adequate support, employees may feel undervalued, out of place, or even abandoned by their employer on their return home, which could increase the risk of them leaving the business and compromising the investment made in their international assignment.

At the moment, our findings show that organisations may be at risk of overlooking this essential support. Only one in three HR decision-makers provide reverse culture shock training for assignees, while networking opportunities and relocation support are a stronger focus.

To create a more rounded assignment lifecycle, investing in post-placement support that addresses personal wellbeing, as well as career progression, can help businesses build long-term satisfaction.

Future focus

The changes and challenges we've seen to global mobility over the last five years signify just how complex international working has become. Yet in a constantly evolving landscape, businesses are withstanding the turbulence and continue to provide stability, support and structure for their international assignees.

What comes next, they also feel prepared for. An encouraging 96% of HR decision-makers say they're confident in their ability to navigate the changing demands and expectations of a globally mobile workforce, and three in four are confident they can meet the needs of an increasingly diverse workforce over the next five years.

96% of HR decision-makers are confident in their ability to navigate the changing demands and expectations of a globally mobile workforce.

Geopolitical hazards

This confidence extends into areas where the global landscape is shifting most rapidly, with geopolitical risk support now seeing wide adoption by organisations:

Briefings on risks

45%

Additional security

43%

Increased monitoring
in assignment locations

43%

Reassuringly, international assignees are already seeing the realities of these safety measures, with three in five saying they have received support relating to geopolitical risks. By implementing this successfully, businesses not only protect their employees, but also build trust in their ability to navigate and respond to volatile global situations.

3 in 4

HR decision-makers are confident they can meet the needs of an increasingly diverse workforce over the next five years.

Future focus

Tech solutions

Technology adoption is also advancing to support future efficiency and assignee expectations. Half of HR leaders say that their processes are now mostly digital, with technology helping with assignee integration through language tools (70%), as well as pre-assignment administration (69%) and internal work processes (80%).

For employees, this tech is already bridging some of the key benefit gaps we've covered in this report, especially at the preparation stage of their assignment. For instance, two thirds of assignees who used translation apps (66%) rated them as the most helpful, while more than half found language learning apps (59%) and community integration apps (51%) especially useful.

By helping HR decision-makers with efficiency, and their assignees with preparation, it's clear that tech is already delivering value to both sides. And with AI now firmly in the mix, the potential is even greater.

Closing the gaps

Assignees, as we know, feel well supported on assignment and the implementation of new tech, mental wellbeing support and risk management are likely to help with this satisfaction.

Still, certain challenges continue to place pressure on organisations, with personal and social stressors – such as cultural adaptation and family wellbeing – higher on the agenda than work-related issues. As a result, creating benefit packages that meet the wider demands of assignees (41%) and their families (38%) are now reported by HR decision-makers as their top two challenges.

As already requested by assignees, building flexibility into benefits packages could remedy these demands, but only if budgets allow – for some businesses, costs and resources will limit how agile packages can be. Nonetheless, recognising these pressures is an important step in finding innovative ways to meet rising expectations.

However, a more readily accessible and cost efficient solution could simply lie in clearer communication. Throughout this report, our findings have identified repeated gaps between the support HR decision-makers say they're providing and what assignees are experiencing. In terms of family support, for example, we saw how HR decision-makers are more aware of extended leave and travel allowances than assignees themselves. So, by implementing clearer communication strategies, businesses could achieve a relatively quick win by ensuring their assignees are fully aware of the support already available to them.



Global mobility is evolving, and businesses are ready

Now, five years on from a global crisis, the working world has changed beyond recognition – and HR decision-makers have not stood still in the process. Instead, they have adapted, renewed and strengthened their global mobility strategies in response. They have learned from their people and evolved with their expectations.

By building on this progress, and with a firmer focus on preparation, personal and social wellbeing, and communication, they now have the opportunity to create international placements that are even more resilient, even more people-centered and even more ready for what's ahead.



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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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