



Global healthcare



Mind health, it's everyone's business

World of Work 2020:
A focus on mental health and
global mobility

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**Working abroad is rewarding,
but can be extremely
challenging. How aligned are
employee benefit strategies
with the unique needs of this
global workforce?**

Foreword

The benefits of international working are huge – to businesses as well as those who choose to develop their career on an international assignment; the opportunity to explore the world, experience different cultures, and learn new ways of working. It opens many doors, but, that's not to say that it can't be really tough.

When you're away from your usual network of friends and family; feel the pressure to perform in a new role and are creating a new lifestyle in an unfamiliar place, it can have a significant, often unexpected, impact on an assignee's mental health.

Those that choose to take on an international work placement need to be resilient, courageous and ready to embrace change. Recognising the potential challenges ahead, businesses need to enable assignees to be as successful as possible by offering appropriate assistance and care, at the right time.

But, how aligned are the needs of assignees and the mental health support they are offered, today? What impact does an international assignment have on an individual's mental health and what more can be done to connect international assignees with assistance for their mental health when they need it?

This report explores the impact of international working on mental health and the support available to assignees. It's part of a wider series, looking into international working and global mobility. We placed mental health at the forefront of this research because we recognise that for international assignments to be successful, focusing on the wellbeing of the assignee is key. We also want to encourage organisations to understand the significance of mental health and share what we've learnt about

how best to support international workers and how to create a wellbeing strategy uniquely for globally mobile employees.

We hope this research can offer guidance and some interesting talking points related to international working and mental health.

This report will look into three key areas...

1 The impact of mental health on international workers

2 The mental health support offered to international workers

3 The role of technology in delivering mental health support

This research was conducted in Spring 2020, a year that for many was considerably marked by the Covid-19 pandemic. The outbreak began in December 2019, and at the time of writing this report, its impacts are ongoing. When we surveyed international workers and the senior HR decision makers managing them, many of those we spoke to were in lockdown, or just coming out of lockdown. Much of this research has therefore been shaped by the pandemic and the findings are closely linked with an immediate reaction to the crisis.

The impact of mental health on international workers

Moving to work and live in a new country changes almost every area of a person's life. Being away from friends and family, setting up the foundations of everyday life, from bank accounts to joining a gym, and getting to grips with a new culture are just some of the tasks that international workers face.

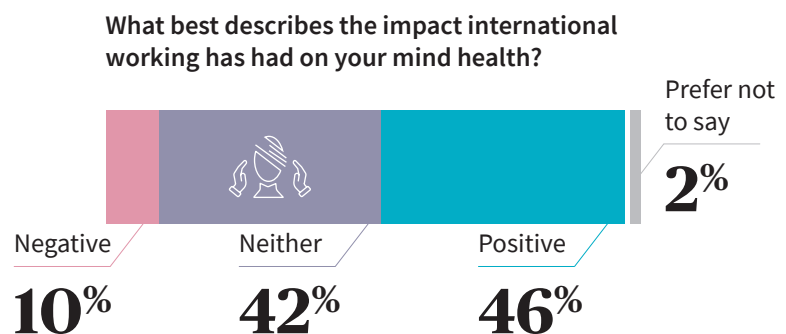
The start of an assignment can be a particularly difficult time. 50% of international assignees surveyed felt the biggest impact to their mental health happened at the start of their placement. Adapting to a new environment is really difficult, and it's in human nature that we struggle sometimes with change. In fact, the number one reason why international assignments terminate early is because assignees find it hard to adapt to the new culture of the work country. Settling into a new country is hard and no matter how experienced people are in international working, every new assignment offers a unique set of challenges.

However, the good news is that there are ways to deal with these challenges to try to prevent assignments from going wrong. We'll explore some of these later on in the report.

Almost half of international assignees feel that international working has had a positive impact on their mental health

For 46%, working internationally has positively impacted their mental health. Although international working brings many challenges, only 10% see it as having had a negative impact. For most, the positives definitely outweigh any negatives.

There are a number of initiatives employers can introduce to make international working easier for those that they support. We'll explore some of those in more detail later in the report, but at a basic level, it's clear that regular communication is key. It's vital assignees know what services they have at their disposal. Those living and working abroad need to feel that they have someone they can turn to when they need it. This is particularly important during the early stages of an assignment when the real challenge is settling in and finding your feet.

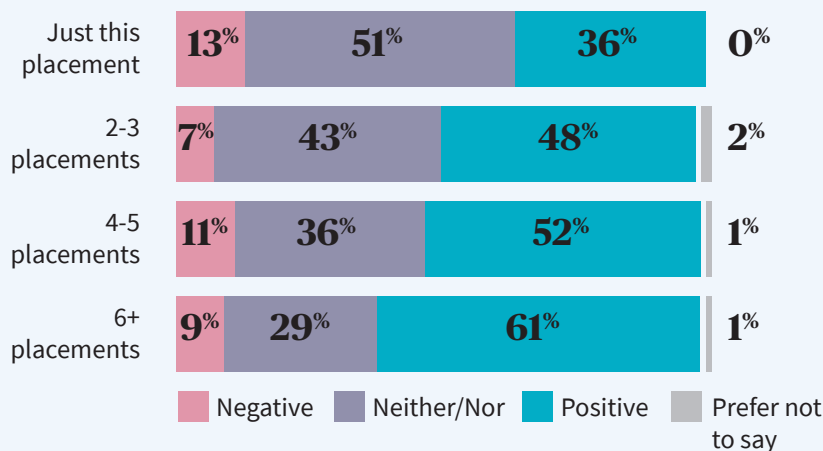


“ International working not only opens doors, it opens entire continents. It’s not that surprising almost half feel that their mind health is positively impacted by living and working abroad. ”

Seasoned international workers are more likely to report a positive impact of international working (6+ placements 61% positive impact). However, these experienced international workers are more likely to report experiencing a mental health issue on their current placement. 30% of the most experienced workers encountered an issue, compared to 20% on average.

What best describes the impact international working has had on your mind health?

Broken down by number of previous placements



We found the differences in these statistics really surprising. It’s interesting that those most familiar with international working would be more likely to encounter a mental health concern during their current placement. We spoke to a Global Reward Specialist who manages those on international assignments. He explained to us that for those on placement in 2020, the Covid-19 pandemic completely uprooted their lives:

There was a very significant impact on our expatriates, we immediately repatriated the vast majority of our expats except those in the more developed countries, so UK, US, Norway, Canada, we’d left expats, but pretty much every other country, we repatriated them. Not all of them will go back out again.

For the most experienced international workers, their mental health may have been more impacted than their less experienced colleagues by the pandemic – perhaps because they had a clearer baseline of what international working should be like. Overall, the impact is positive for these experienced expatriates. But, the Covid-19 pandemic completely challenged everything that they knew about living and working abroad. For these people, there is understandably a real strain.

For the newest international workers, it’s harder to feel the benefits of their assignment. Only 36% of junior staff and those on their first placement report a positive impact to their mental health. As we’ll explore later, we found that junior staff are typically less supported than their senior colleagues. A lack of support could be why the positives are less obvious for those at the start of their careers.

However, international working is for most a really positive experience. Expatriates that we spoke to explained that working in new and exciting locations made them feel happier and more satisfied. It opens up opportunities to meet new people, explore new cultures, and gain new skills.

Another person we spoke to explained that their short-term placement in Singapore opened up Asia to them:

I’ve always been interested in travelling, new cultures, new people and I think coming out on assignment to Singapore was an absolutely massive opportunity. In terms of moving to Asia, I’ve been to Asia before, done quite a bit of travelling around Asia, but never really lived in Asia.

International working not only opens doors, it opens entire continents. It’s not that surprising almost half feel that their mind health is positively impacted by living and working abroad.

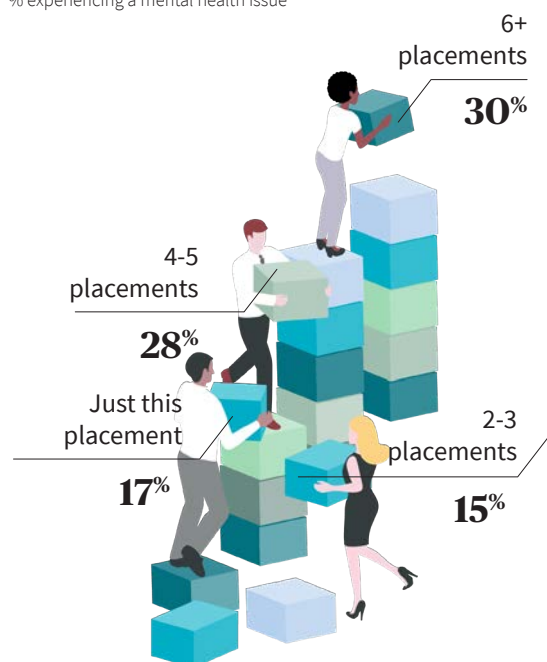


Despite the positive impact, 1 in 5 have experienced a mental health issue during their current international work placement

Although the overall impact to mental health for almost half of assignees is a positive one, international working does bring its fair share of challenges. It's therefore really not surprising that those on international placements can experience issues with their mental health. 1 in 5 have encountered mental health difficulties during their current placement including depression, anxiety, and feeling stressed.

During your current placement, have you experienced... a mind health issue?

% experiencing a mental health issue



International workers can experience loneliness and isolation

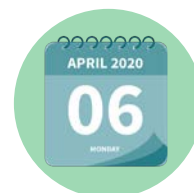
As we've seen, adapting to a new culture can be difficult for those on international assignment. It can also be hard to connect with people due to language and cultural differences. This can leave international workers feeling lonely and isolated. It's tough to form close knit relationships when you're doing so in a new language, or within a new cultural backdrop.

A millennial on a short-term placement in the USA explained that they needed to accept that for a little while they would find it hard to make friends:

I mentally prepared myself for the fact that, for a year to eighteen months, I was probably not going to have many friends, and when you do have friends it would be on a quite superficial level, because you couldn't interact at a level where you could have deeper meaningful conversations about stuff. That was a challenge.



Short term placement
15%



Long term placement
22%



International commuter
22%

% experiencing a mental health issue

Another millennial on a short-term placement in the UK explained that the most difficult part about working abroad is being seen as a temporary figure in someone's life:

The hardest part about being an expat is that you can kind of be looked at as a temporary figure in someone's life, if someone's just coming over for a two-year stint, or a three-year stint. Not for any bad reasons, but people are more hesitant, or they will get to know you but only to a certain level

For some, bringing their partner or family with them on their placement can offer a lot of comfort and support. Having loved ones around can make the challenges of life in a new country a lot easier.

An international worker on a long-term placement in the US explained that having their family with them whilst on placement has been a real help:

To be with family is so important for the international experience. It's important because they support you from a mental health point of view.

However, we know that it's not always easy. Bringing a partner or family on an assignment can actually create a whole new set of challenges to contend with. In fact, almost half (46%) agree that their partner/family would prefer to return to their home country, and 2 in 5 (42%) agree that living and working in a new country has put a strain on family life. Therefore, no matter what the situation- with or without your partner or family- international working can create challenges and difficulties.

The Covid-19 pandemic created new challenges for people on international work placements

Although those working abroad can experience feelings of loneliness and isolation, it also offers amazing social opportunities. Expats can form vibrant communities, meeting people from all over the world.

However, for all of us, the Covid-19 pandemic put our social lives on hold. This had a real impact for those on international work placements. For many, feelings of isolation and the impact of being away from loved ones got worse during the crisis. Visits home became more complex or were cancelled entirely. For some, the chance to return to their home country was distant.

International workers felt more isolated, particularly if living alone. As we've seen, even before the Covid-19 pandemic, the initial stage of an international assignment can be a lonely experience. For some, the pandemic made these feelings even worse. With the usual social events put on hold, and office interaction limited, some were faced with days, weeks, and even months of not seeing any friends or family.

We spoke to someone on a short-term placement in Singapore about their experience of the lockdown. They explained that they had found it really hard to adapt to this isolated lifestyle:

We were in lockdown for ten and a half weeks. I live alone and I don't spend any time in my flat normally, I'm out most nights, seeing friends, having a glass of wine, doing whatever. I rarely spend time in the flat. To go from being out, to being inside constantly was pretty dire.

The disruption caused by the pandemic has certainly interrupted many international workers from making the most of the opportunities their assignment offers, and changed their lifestyle, almost overnight.

1 in 5

have encountered mental health difficulties during their current placement

46 %

say that working internationally has positively impacted their mind health

2 in 5

agree that living and working in a new country has put a strain on family life

61 %

of the most seasoned workers (6+ placements) are more likely to report a positive impact of international working

The mental health support offered to international workers

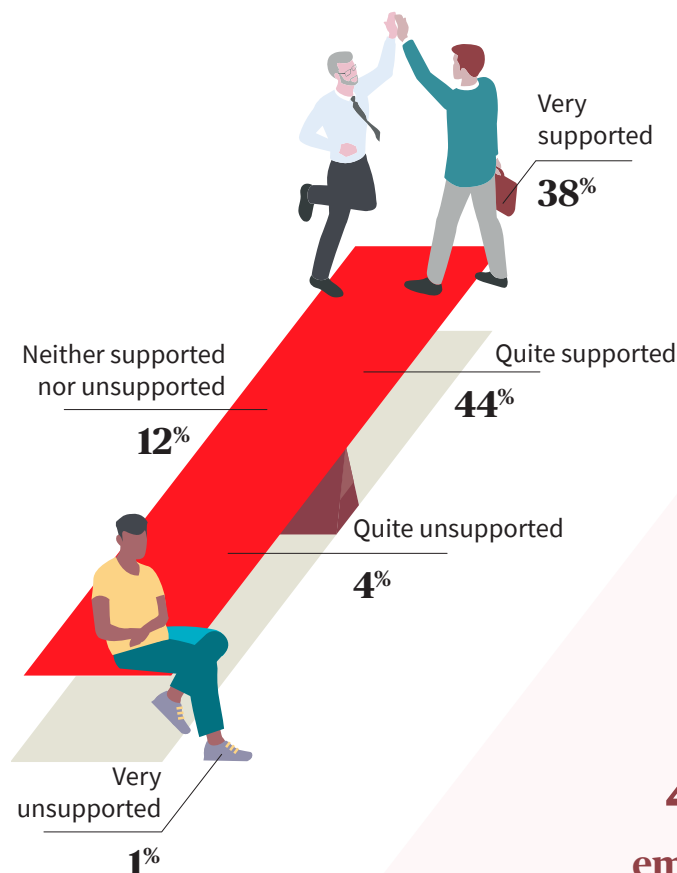
When help is needed there can be a huge range of mental health support services available. There can also be a real lack of these services. Some feel supported, for others more is needed.

Most international workers feel supported by their employer when experiencing a general health issue

82% of those who experienced a general health issue on their current international work placement felt either very or quite supported by their employer, which is encouraging on many levels. We know that mental ill health often results in physical health problems. According to The King's Fund, unexplained physical symptoms linked to issues with mental health are estimated to cost the NHS in the UK £3 billion every year, which shows the importance of offering international workers a well-rounded health benefits package. Preventing and getting early treatment for mental ill health, whether it's connected with a physical condition or self-referred, is extremely important.

Which of the following best describes how your employer supported you with this issue(s)?

Level of support felt by employer %



4 in 5
employees who
experienced a health
issue felt supported by
their employer

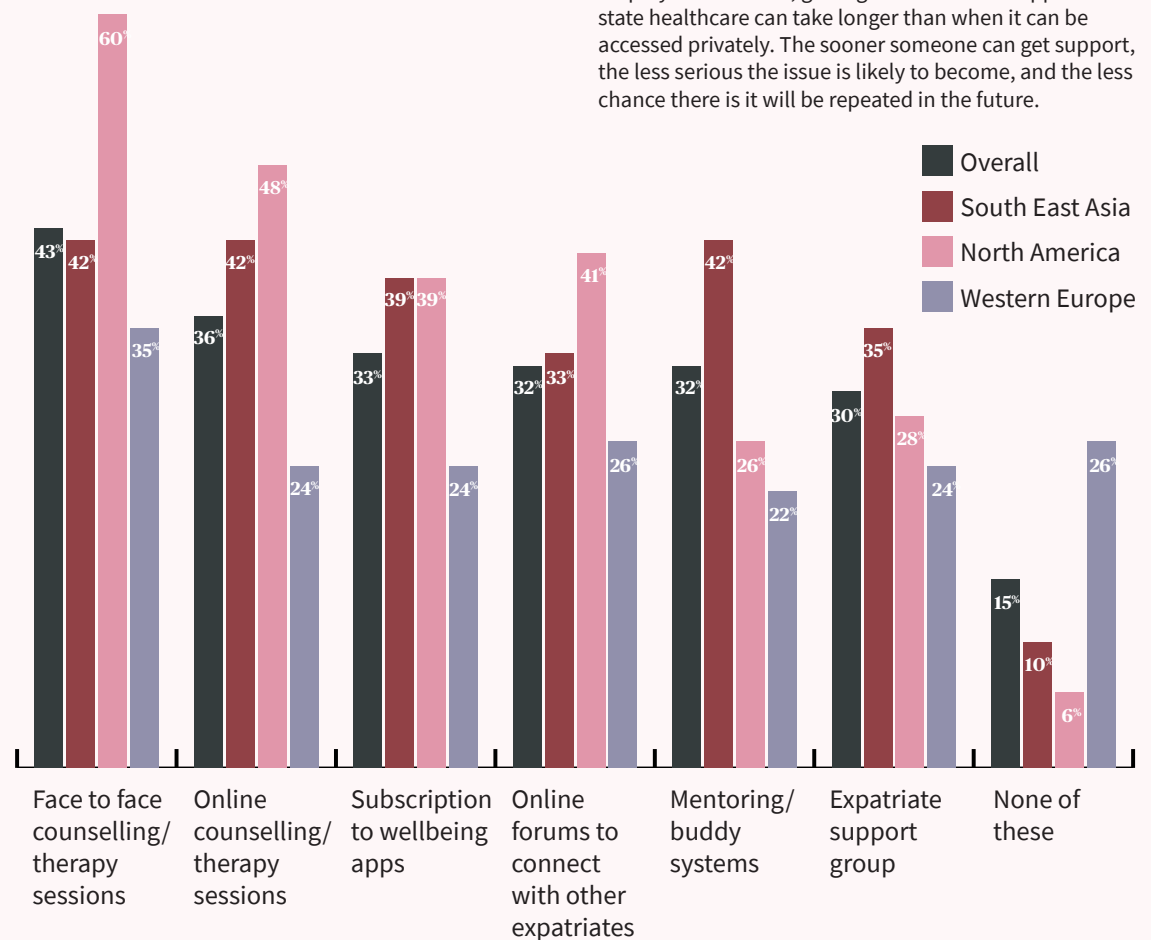
The most common available mental health support is counselling and therapy sessions

Face to face counselling/therapy sessions is the most common support. Those in North America are most likely to offer both online and face to face therapy. This isn't surprising as we know that the USA tends to lead the way when it comes to this support. In fact, Employee Assistance Programmes (EAP) were established here in the 1980's, and offered counselling and referral services for employees experiencing mental ill health.

Some of those we interviewed explained that they prefer to access counselling and therapy online. This is because they can receive support from someone based in their home country and who speaks their language. This can make the process of counselling and therapy more straightforward as they do not have language and cultural barriers to overcome. It's perhaps stating the obvious that talking about difficult things is easier in our own language. Virtual counselling means that those receiving support can express themselves naturally and freely.

What mind health support is available to you during your current placement?

% shown by region



We spoke with a Global Reward Specialist managing those on international placements. He explained that virtual support can be easier for his employees than face to face options:

I think there is something around talking to someone from your own country or from your home about a matter rather than talking to a doctor in a foreign country, perhaps a level of trust. And whether that is right or wrong is a very big debate, but I think there is something very human about having more trust in someone, maybe not someone you know, but someone who you can relate to from a home situation, perhaps. So, particularly for our employees in more challenging locations, I can definitely see the appeal of virtual support.

Those on placement in Western Europe are the least likely to receive any kind of mental health support

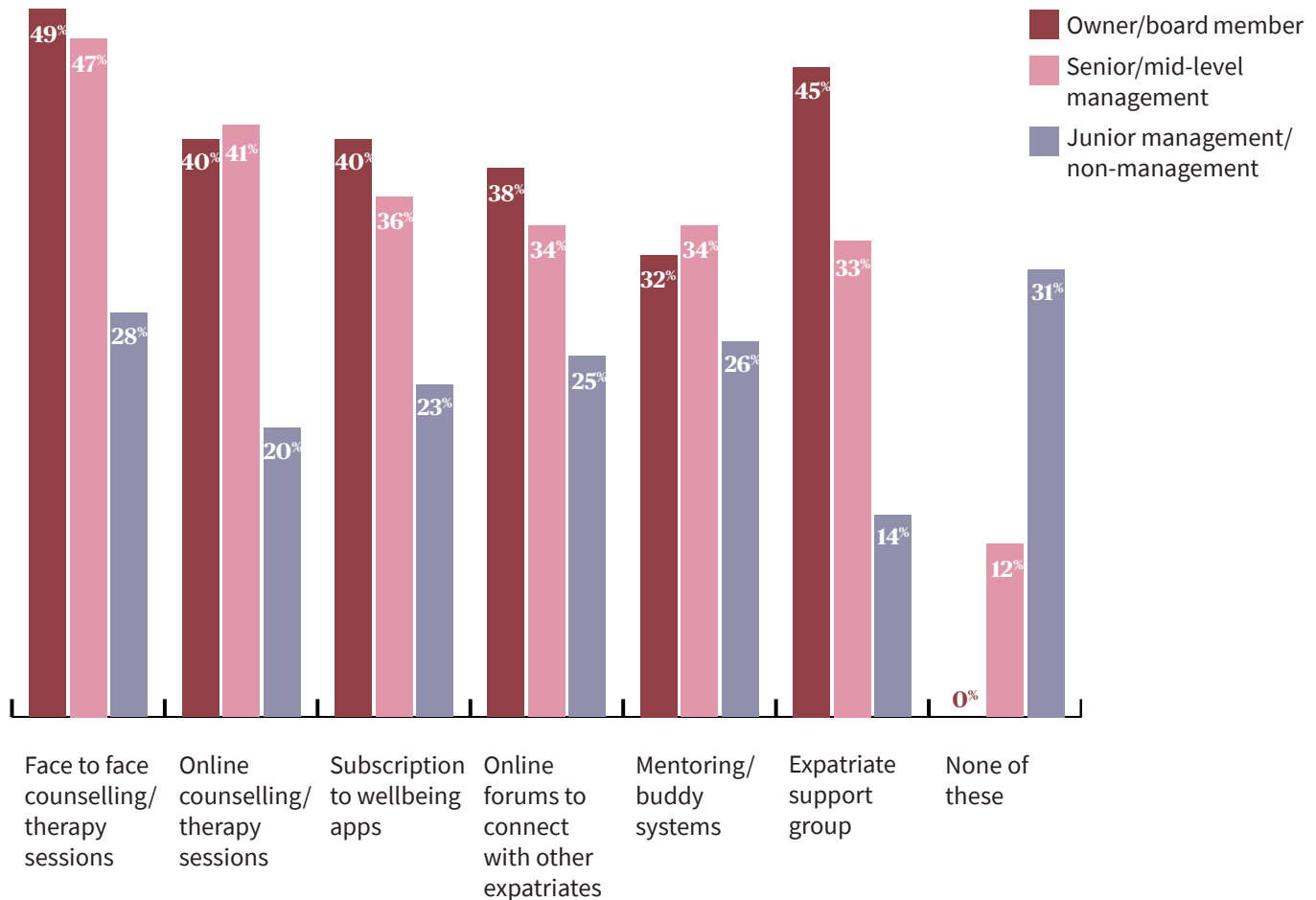
26% of those on placement in Western Europe don't receive any mental health support. Unsurprisingly, they also feel less supported by their employer when experiencing a health issue (10% either quite/very unsupported).

This could be because state healthcare, which exists in most of Europe, is considered a credible option by employers. However, getting mental health support via state healthcare can take longer than when it can be accessed privately. The sooner someone can get support, the less serious the issue is likely to become, and the less chance there is it will be repeated in the future.

“Offering access to quality mental health support can encourage staff retention.”

What mind health support is available to you during your current placement?

% shown by seniority



The availability of mental health support can depend on seniority

As we explored in the previous chapter, junior staff are the least likely to feel the positives of international working. Looking at the support that they receive, that's really not a surprise. 31% of those in junior management/non-management roles report receiving no mental health support from their organisation compared to 0% of those in owner/board member roles and 12% of those in senior/mid-level management roles.

We found this difference in support extremely surprising. However, one Global Mobility lead we spoke to explained that the most senior employees are more likely to have their needs met due to their importance to the business:

We always approach the partner group in a different way to everyone else because obviously if they ask for something and they're such a key cog in the business, then we're not going to deprive them of that as long as it's understood how much it's going to cost.

Due to their experience and time in the business, it is perhaps easier for those with more seniority and influence to ask for help when they need it. Junior staff might feel less confident, after all they're still finding their feet in the world of work. However, young people are the workforce of the future and it's essential that they are supported so they can thrive. If businesses don't support their junior staff, they could easily go elsewhere. We know that international assignments are expensive, costing on average \$69,429 over and above an employee's salary. By not supporting staff, this investment could be wasted. Offering access to quality mental health support can encourage staff retention. When employees feel valued, they're more likely to remain in their role. It's therefore in businesses' interest to care for their staff at all levels.

Employers can struggle to meet expectations when it comes to mental health support

We asked international workers what support they expect from their employer. What we found was that these expectations often aren't met. Of those who expect to receive face to face counselling/therapy sessions, 62% are offered such support during their current assignment. 38% are therefore missing out.

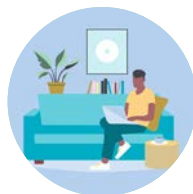
55% and 54% of those who expect an expatriate support group and a mentoring/buddy system are currently offered this support. Almost half that expect this support are lacking it. Peer support could really help with feelings of loneliness and isolation. We know this is a common problem, particularly during the initial stages of an assignment.

If you were starting a new placement tomorrow, what mind health would you expect to be available to you?



Face to face counselling/therapy sessions

49%



Online counselling/therapy sessions

43%



Subscription to wellbeing apps

40%



Online forums to connect with other expatriates

37%



Mentoring/buddy systems

35%



Expatriate support group

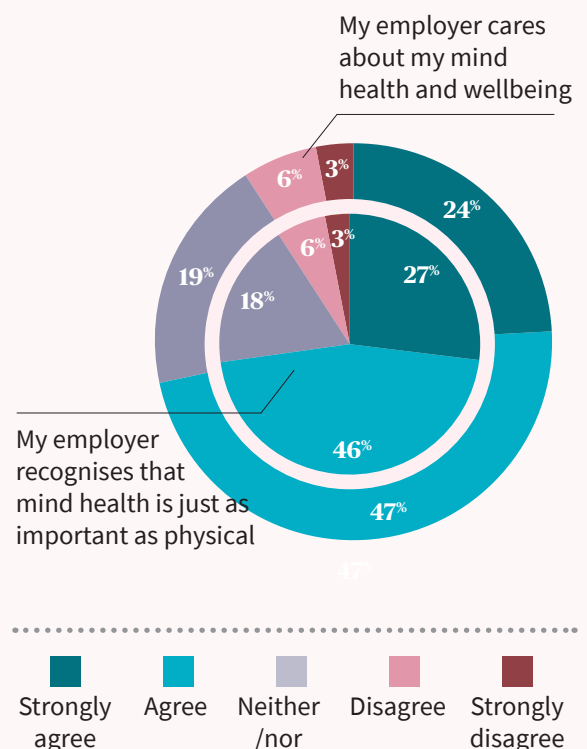
33%

Most think their employer sees the importance of mental health and cares about their mental health and wellbeing

73% of international workers agree that their employer recognises the importance of mental health, seeing it as just as important as physical health. 71% of international workers feel that their employer cares about their mental health and wellbeing. This is really positive, overall people feel supported.

Those that we spoke to often echoed this. They said that their employer prioritised mental health. One global mobility lead that we spoke to explained that mental health was a crucial area for their organisation:

Mental health is one of the key focuses of the business. What we provide is we have a doctor, psychology and also physiology. She provides our employees with mental health support and you can have one-to-one sessions, and she does seminars, and webinars, things like that. Originally that started in the UK and we're bringing it out to other countries, but it's not solely for people that are on assignments or permanent transfers, but it's for all employees, so regardless of where someone is going from, to. We tend to give those details out to people that are moving across so that they feel a little bit more supported when they're moving.

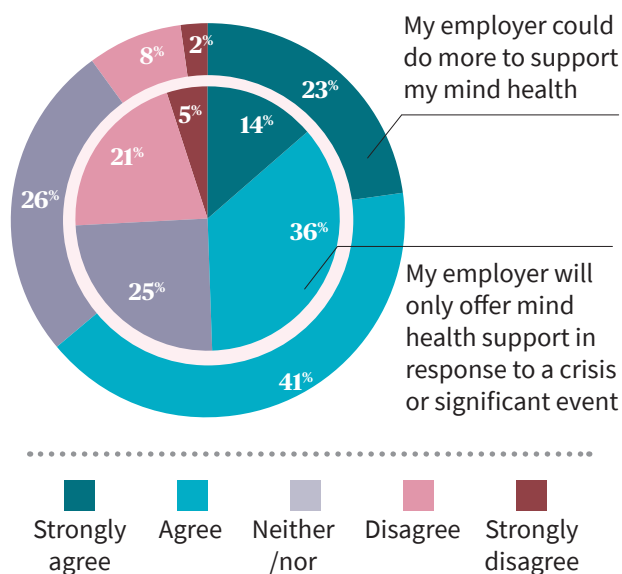




However, there is still plenty of room for improvement when it comes to mental health support, approach and offering

We know that more and more businesses are making mental wellbeing a priority. It's extremely welcome, but it's important to make sure that those on international assignments aren't forgotten. Also, for many it's maybe not that the support isn't available, it's just that they don't actually know what they have access to. It's so important to regularly promote the available support for when the going gets tough.

For many there are still improvements to be made. 64% agree that their employer could do more to support their mental health and 50% agree that their employer only offers support in response to a crisis. These crises or events can be the death of a loved one, an accident, an illness or even a pandemic. Although such incidents really affect our mental health, we all need support sometimes. It's not just following a particular incident or event.



As we've seen, the start of an assignment is particularly difficult, and we know the number one reason that assignments fail is due to difficulties adapting to a new culture. But, there are other issues to contend with too; relationship difficulties, financial worries, and arranging accommodation can all cause periods of stress or sadness.

It's during these moments that international workers may also need help with their mental wellbeing. Identifying mental health worries early, and helping to prevent mental health concerns from escalating is so important – for both the mental wellbeing of the individual and the investment being made by the employer. We know that international working costs businesses on average \$69,429, so it's important for employers to do everything they can to fulfil their duty of care towards their employees at the same time as protecting the assignment from failing. Regular promotion of the support available is key.

Those working in global mobility know that the mental health support they offer can be improved and more widely publicised. We spoke to a Global Reward Specialist who explained that there is room to improve:

Mental health support is done much more on a local level. I don't think it's something we necessarily do well, I don't think it's necessarily something we have a huge amount of offering on. You know, we talk a lot about well-being, we talk about the expectation that they're able to help employees should they raise any issues. But I think in most countries there is an employee assistance programme, which is a number that employees can call and receive support, counselling, etc. In terms of what that looks like in each country, I can only speak for the UK, but I'm pretty sure we would have an equivalent in most countries. How well it's publicised and rolled out to employees is a different matter.

We know that mental health is becoming more accepted and more openly discussed in the workplace. As our attitudes towards mental health change, we hope that those living and working abroad feel the benefit of a more open and supportive culture. This change starts with the individual. Even by reading this report, you're opening up the conversation a little more.

**We know more &
more businesses
are making mental
health support a
priority.**

The role of technology in delivering mental health support

For all of us, technology is increasingly a major feature in our lives. From posting a picture on social media, to video calling a friend, we rely on it to feel connected. It's not surprising that for those working abroad, technology is even more important.

For employers, it is a really useful way of supporting international workers and we've seen that online therapy, counselling, and support are already being used by businesses. Virtual care is becoming more common and people like the flexibility and ease it offers.

For 8 in 10 HR decision makers, virtual mental health support is an essential part of their mental health support offering for international workers

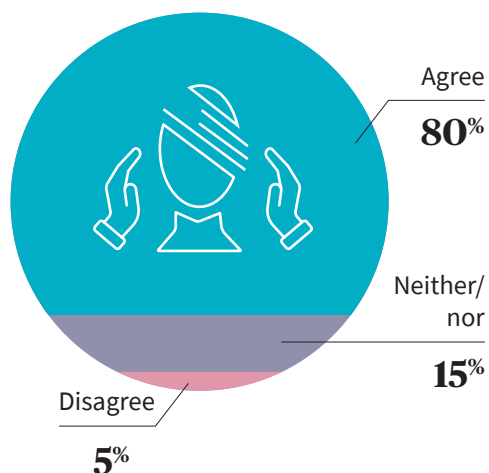
80% agree that virtual mental health support is an essential part of their employee benefits package. It's a great preventative measure because it can be accessed easily, and quickly.

With remote working the new normal, it's no surprise that many organisations have gone virtual both in how they work and how they support their employees. Over half of those working in global mobility said their organisation already offers virtual care for mental health support. And, of those not offering it yet, a third would consider it in future.

For 75% of HR decision makers, virtual mental health support is just as effective at supporting international workers as face to face support. 79% also see it as the future of mental health support. It may also provide an opportunity to reduce the cost of employee health benefits. In fact, 73% of those working in global mobility already agree that virtual care can help to cut costs. The assignees they manage are also open to virtual mental health support. As we've seen, those on assignment often prefer online counselling as it can be easier to open up to someone from your culture and in your own language.

When it comes to wider virtual mental health support, almost three quarters (74%) of international workers are open to it, and for some international workers a preferred option. It's no surprise that both businesses themselves and the employees that they support are big advocates of virtual care.

Virtual mind health support is an essential aspect of my organisation's mind health support package:



75 %
of HR decision makers agree that virtual mind health support is just as effective as face to face support for international workers

“ For 86% of those on assignment, technology has helped maintain personal relationships during the crisis. ”

Technology is key for those on international placements

We know that technology is really important for those living and working abroad as it connects them to loved ones in other countries. We have also seen that the Covid-19 pandemic has meant that workers feel more isolated during their assignment. Technology has been able to bridge the gap for some. Although, of course, it's not the same as being with your new colleagues, or your loved ones at home, seeing them on a screen can bring real comfort.

For 86% of those on assignment, technology has helped maintain personal relationships during the crisis. This really helps when it comes to mental health and wellbeing. For all of us, family and friends act as a support system. They look after us when we feel overwhelmed and bring us comfort when we most need it.

We spoke to an international worker in Hong Kong who told us how important technology is for them:

The hardest part is just being away from family and friends for such a long time but with the accessibility of technology and video calls, I think in this day and age it's not as detrimental as perhaps it was twenty years ago, being away from family that long.

It's clear that although virtual working has a role to play in the future of international assignments, it will bring some new challenges. The shift in the way we work is impacting us all. We asked those working in global mobility what their thoughts were about the future of international working. The really interesting theme that emerged from these conversations was that assignments are going to become more people driven. There's going to be more thought into the individual.

It's a really uplifting message that one global mobility lead summed up:

I think the pandemic has made a lot of people stop and think a little bit about priorities, I think particularly in London everyone's chasing the ace and sending people off quite quickly, not thinking about it. More than ever, it's really paramount who we've sent to countries, but more importantly are they actually okay that they've gone out there and they're perhaps on their own? Were they the right person to send? Was it a practical decision? I think we're probably going to be focusing a lot more on who we're picking to send out to places.

It's encouraging to think that from such a difficult time, those working in Global Mobility are taking the opportunity to take stock and think about how they can best care for those that they support. The more thought that goes into an assignment, and the more support in place, the more likely employees are to feel cared for, supported, and listened to. We know that with more support, employees work even better, and experiences are much more positive. Hopefully despite the challenges of the pandemic, good things will come out of it that will improve the assignments of the future.

Looking ahead

Working and living abroad as part of an international work placement is, for most, an incredible experience. The rewards of this new experience can be life changing. People can learn new languages, understand new cultures, progress in their careers and form relationships with people from all over the world. Those we spoke to as part of this research were overwhelmingly positive. For most international workers, going on an international work placement really is an experience of a lifetime that shapes them forever.

From a business perspective, international working continues to create incredible growth opportunities, but it's imperative that employers recognise the challenges international workers may experience, and help them to prepare and overcome them, with the appropriate and timely support.

Knowing that 1 in 5 international workers have experienced a mental health issue, recognising that the early stages of an assignment are the most challenging, and understanding that difficulty settling into a new culture is the top reason for assignments failing, are all insights that can help employers to design a wellbeing strategy which focuses on the unique needs of international assignees. Placing mental health support at the centre of

this strategy would be advantageous given the unquestionable impact a new assignment has on an international worker's lifestyle. With technology now being seen as a credible and even preferred way of accessing support and treatment for mental health issues, employers also now have many ways to achieve this cost-effectively.

Considering the findings within this report, we believe there are a few areas employers could look to develop to further enhance the employee benefit packages currently available to support the mental wellbeing of international workers.

We hope that the recommendations from this research are helpful, and offer some new ways of thinking about how employers can support the mind health of international workers. We know that supporting employees isn't always straightforward and welcome the opportunity to discuss the challenges and opportunities with you. Contact our global sales consultants at talktous@axa.com.

This report is part of a wider series from our World of Work research into global mobility. Information on the series and what's coming next can be found at axaglobalhealth.com and search world of work 2020.

There are clear ways to care for and support staff

01. Design a solid strategy with wellbeing at the core

Design a health and wellbeing strategy addressing the unique needs of international workers, and place mental wellbeing at the core. By bringing mental health support to the fore, you'll increase not only awareness of the services available to international workers, but you'll also increase the ways in which the need for support can be identified, and addressed.

02. Offer effective, preventative support

As this research has shown, it's not enough to just offer support in response to a crisis. Mental wellbeing support should be available to everyone, not just those experiencing a significant issue. Peer support and open communication is fundamental. Talking to those on placement about how they're doing and checking in regularly is key.

03. Prepare employees for international placements

We know that difficulties to adapt to the culture of the work country are the number one reason why assignments fail. Cultural preparation classes before the assignment could help ease some of these difficulties. And make it inclusive, not just for those in more senior roles.

04. Promote what's available, regularly

It's no use having mental health support services in place if employees don't know about them. Make sure that every employee knows what support is available to them, and their families, along with the benefits it can bring.

05. Consider going virtual

The impact of the Covid-19 pandemic has accelerated us into the virtual world. Before the pandemic, technology was becoming more and more a part of daily life, but the impact of the pandemic has forced this process to speed up hugely. We know employees need support on assignment, we know that they are open to this support being virtual, we know that virtual support can be cheaper and easier to access. Therefore, if virtual support is not in place already, now is a great time to be investing in it and exploring the options available.

Methodology

In spring 2020 AXA commissioned Savanta, an independent market research agency, to explore the world of international working. The initial phase was to create two online surveys, one among a sample of globally mobile workers and the other among multi-national companies.

For the globally mobile workers survey, Savanta developed a sample of 568 globally mobile workers who were surveyed in April 2020. These employees were questioned in 7 territories (the USA, UK, Germany, France, Hong Kong, Singapore and China). They were all working on assignment in the relevant country, were non-native to the country they were working in and worked in a range of industries, for organisations of various sizes and covered the most senior and junior staff in their respective businesses.

For the multi-national company survey, Savanta developed a sample of 543 HR Decision Makers working for multinational companies (defined as those with more than 250 employees operating in at least 3 countries). The survey was conducted in April 2020 with a sample of companies based in the USA, UK, Germany, France, Hong Kong, Singapore, and China.

Following the surveys, 10 in-depth qualitative interviews were conducted: 5 with employees currently on an international work placement, and 5 with senior decision makers working in global mobility. As with the surveys, those interviewed were based in the US, UK, Germany, France, Hong Kong, Singapore and China and covered varying industries and organisation sizes.

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