



Global healthcare

A woman with dark hair tied back, wearing a white long-sleeved shirt, black leggings, and a large blue backpack, stands on a rocky mountain peak. She is looking off to the side, towards a vast, hazy mountain range under a clear sky. A large, bold, red diagonal line cuts across the image from the bottom left towards the top right, passing behind the main text.

Tomorrow's opportunity, begins today

World of Work 2021:
Emerging trends and the future
focus of global mobility

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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 and activate 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 seven territories (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 to the most 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. Those interviewed were based in the USA, UK, Germany, France, Hong Kong, Singapore and China and covered varying industries and organisation sizes.

Foreword

Our World of Work report 2021, ‘Emerging trends and the future focus of Global Mobility’ explores the challenges and opportunities of international working - from the perspectives of both HR Decision Makers with responsibility for designing benefit packages for globally mobile workers, and of assignees on an international placement. This research was a combination of both online surveys across seven markets and one to one interviews which took place between April and August 2020, and is part of a series of new reports: **International workforce reports: AXA Global Healthcare.**

Since writing our last World of Work Report in 2017, we’ve observed notable differences in how organisations manage global mobility. International assignments are no longer failing primarily because of ill health, the cost of international assignments has risen, and the complexities of managing employee benefit packages has intensified as health and trade regulations have increased.

The challenges and pressures of international working, such as being away from loved ones and adapting to a new culture, contribute to just over a fifth of all assignments failing or being terminated, each year. Unsurprisingly, one of the most pressing implications of this is cost. The average cost of sending an employee on international assignment is now \$69,429, a significant increase since 2017 when the average cost over and

above salary was \$50,267. This has led organisations to take an even closer look at ways to contain assignment costs, and at the same time invest energy in offering employees more flexibility when it comes to their benefit packages – understanding that meeting the benefit expectations and needs of assignees will attract and retain high performing individuals, whose placement will be less likely to terminate early.

Despite these challenges and complexities, organisations and employees continue to seize the growth opportunities provided by international placements - opportunities which lead to innovation and skill sharing that cannot be achieved by technology alone. Indeed, despite the Covid-19 crisis being underway as this research was undertaken, the outlook for global mobility remained strong, if likely to look a little different.

This report is designed to offer insights which help HR Decision makers and those who advise them, better understand and meet the needs of their international assignees to tackle assignment failure, employee struggles, and more effectively manage costs.

Note on Covid-19

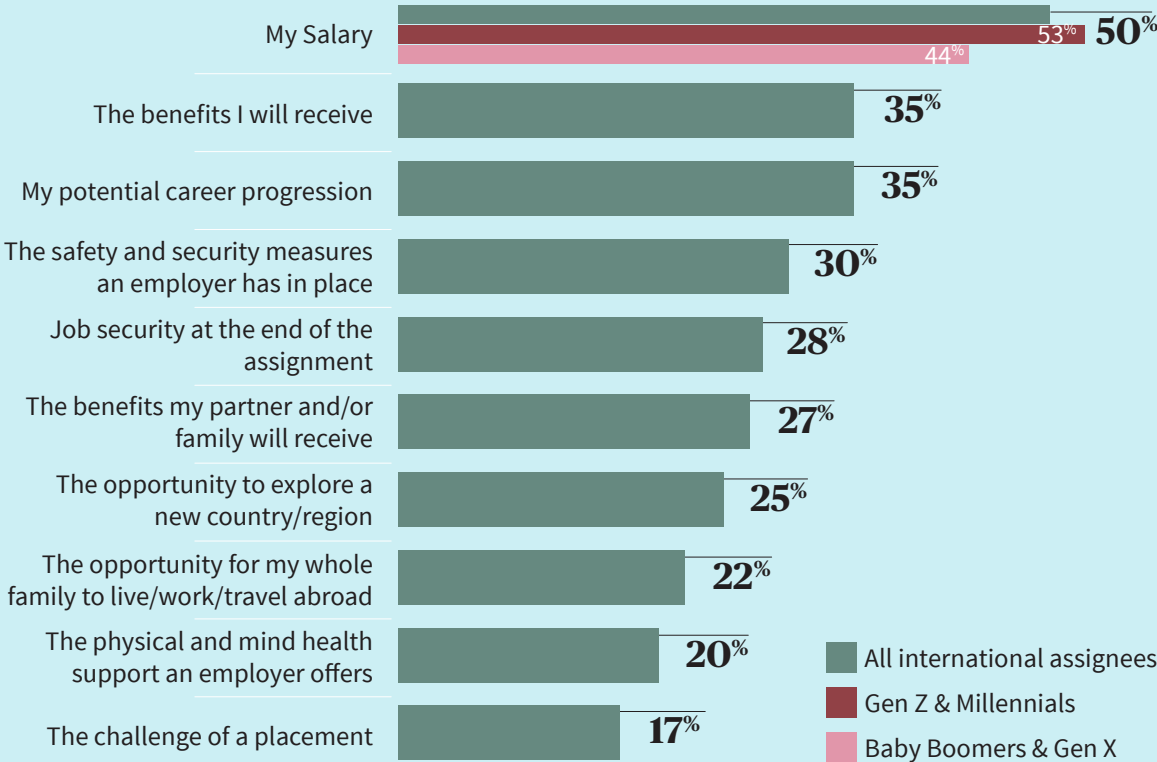
This research was conducted in Spring 2020, a year that for many was considerably marked by the Covid-19 pandemic. The outbreak began in December 2019, and at the time of writing this report, its impacts are ongoing. When we surveyed international workers and the senior HR decision makers managing them,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

The landscape of international working

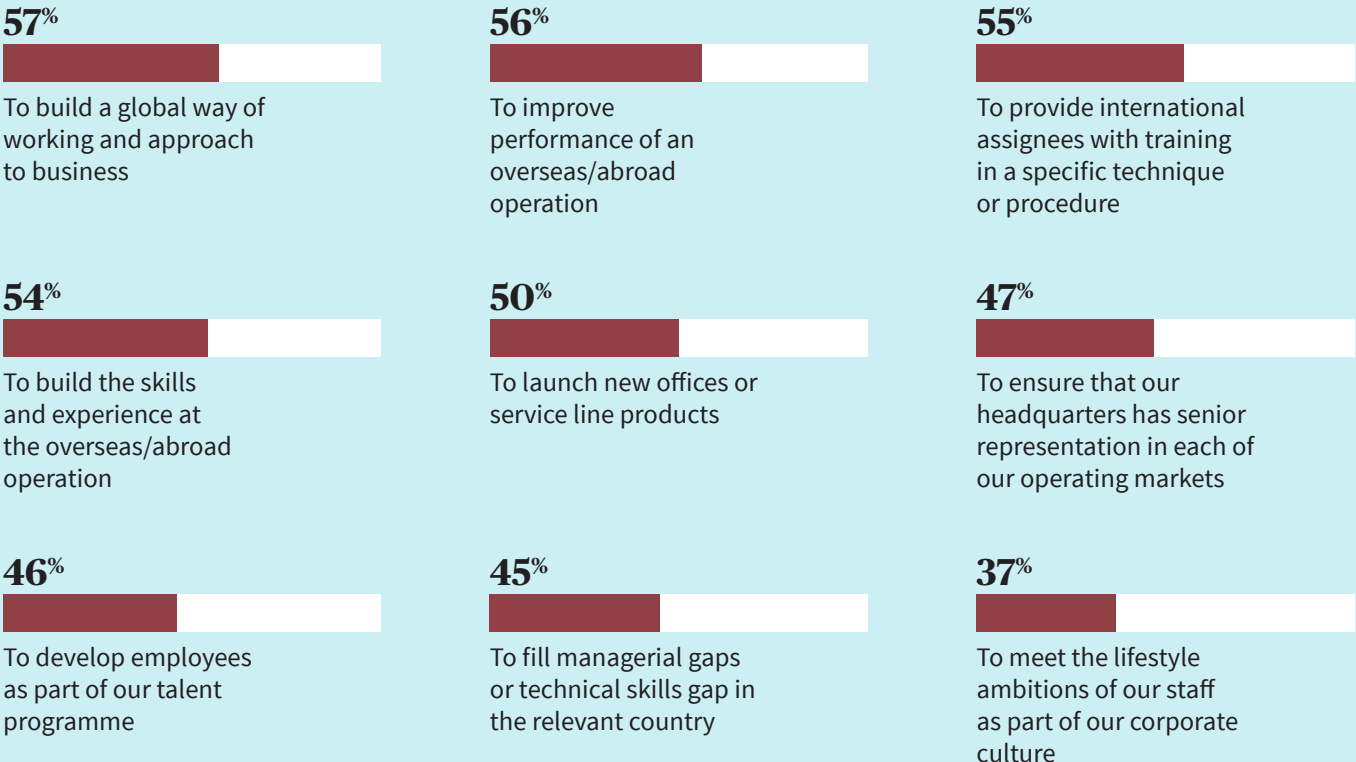


We asked international assignees which of the following are the most important factors in choosing and participating in an international work placement

% who placed the following in top 3 factors



We asked HR decision makers which of the following are the most common business requirements that prompt their organisation to send employees on international assignments



Benefits packages for international workers

For those on an international assignment, the benefits they are offered by their employer are essential as they help towards easing many issues and concerns related to living and working abroad. They can help to address day to day challenges by offering assistance with housing, transportation and financial management.

Benefits can include various types of insurance as well as travel and accommodation costs. These benefits can be even more important for international workers than those working in their home country. Those living and working abroad are less likely to be part of the infrastructure of the new work country; are also less likely to be recognised as citizens; and may have different rights to local citizens. Benefits packages are consequently a lifeline for international workers, and an essential part of any organisation’s international employee offering.

The rise of technology, accelerated recently by the Covid-19 pandemic, is changing the way in which those on international assignments receive benefits and support. As we will explore later in the report, virtual support has a huge role to play.

Nowadays, more and more, we are seeing employees having more control and autonomy over areas of their working life. This trend of employee independence is reflected in the way international assignees’ benefits are allocated. Only 34% of HR decision makers reported that all employees receive the same standard benefits, meaning that for the majority there is some level of customisation and flexibility.

We asked international assignees how benefits are allocated for international employees within their organisation



HR decision makers are recognising that just like their domestic employees, what works for one international assignee won’t necessarily work for another. International workers, like all of us, are different and have different experiences and expectations. HR decision makers are adapting to this by offering flexibility and customisation.

Interestingly, 29% of employees are offered the opportunity to negotiate the benefits they want, and 24% can select their benefits from a pre-set list. This demonstrates that now over a quarter of organisations are offering their international workers flexibility when it comes to choosing the benefits that work best for them, rather than expecting them to fit to a set mould.



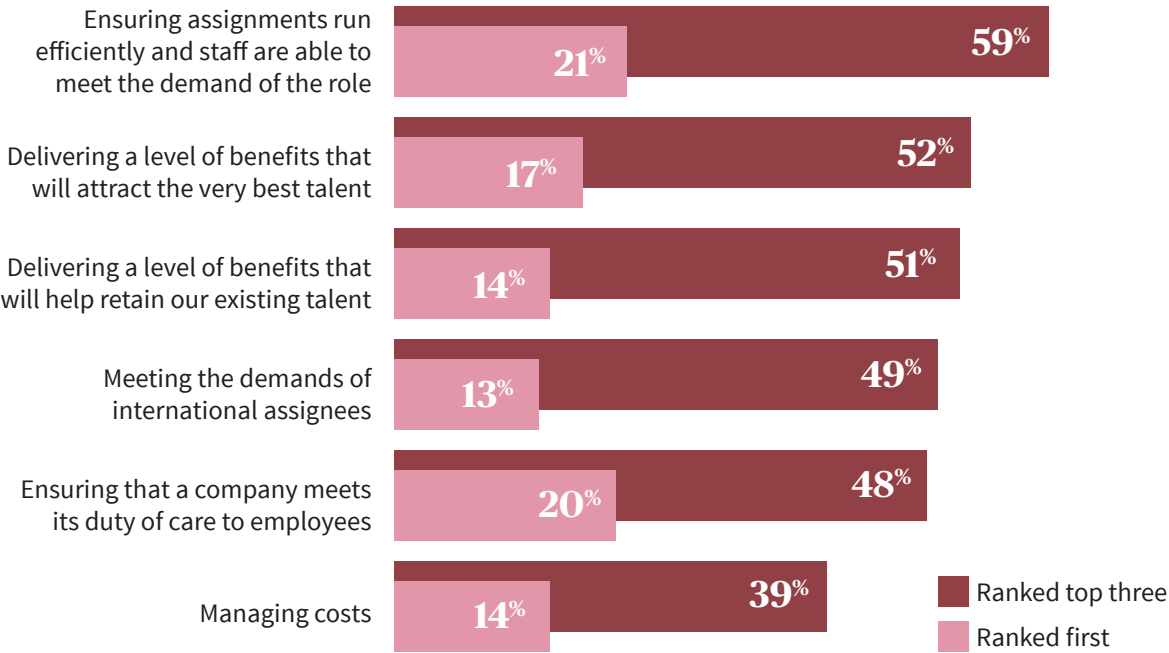
This flexibility for international assignees suggests that organisations are acknowledging that there isn’t necessarily a “one-size-fits-all” approach for their staff. Organisations also most commonly report that they allocate benefits to ensure that assignments run efficiently, and staff are able to meet the demand of the role.

For HR decision makers, a common top ranked motivation for benefit allocation is ensuring that their organisation meets its duty of care to employees (20%). This, coupled with the flexibility around benefits for international assignees, suggests employers are shifting towards a more caring culture, perhaps driven by the fact that 90% of HR decisions makers managing employees on international assignments have a personal experience of international working. These HR decision makers are therefore able to use their own personal experiences to help them make choices around how best to support those that they manage.

Managing costs is now the least common driver for allocating benefits to international assignees. In our World of Work research conducted in 2017, cost was a more important driver for HR decision makers. In 2017 47% of HR decision makers selected managing costs as a key for allocating employee benefits compared to 39% in 2020 demonstrating a shift in attitudes since this time. For more insight on the changes over the last three years, you can read the full report on the differences in international working since 2017 here: [AXA World of work change report](#).

Many companies are now prioritising employee welfare over cost saving. However, with the costs of international assignments increasing, perhaps organisations are recognising that the way to protect their financial investment is to protect their people. By offering effective benefits and support packages, employees are more likely to be satisfied and happy in their assignments, and therefore the failure of assignment is less likely and work performance likely to be better.

We asked HR decision makers to rank the key drivers for allocating benefits to staff on international assignments



The most common benefits offered to international assignees are travel insurance and accommodation costs

As the ones who design and manage benefit packages for their international workers, HR decision makers understand the benefits which are available. However, it seems the same cannot necessarily be said of those who receive those benefits. Perhaps this indicates a communication issue between those managing international assignments, and those that they manage and room for stronger promotion of benefit offerings so that international assignees are aware of what they’re able to access.

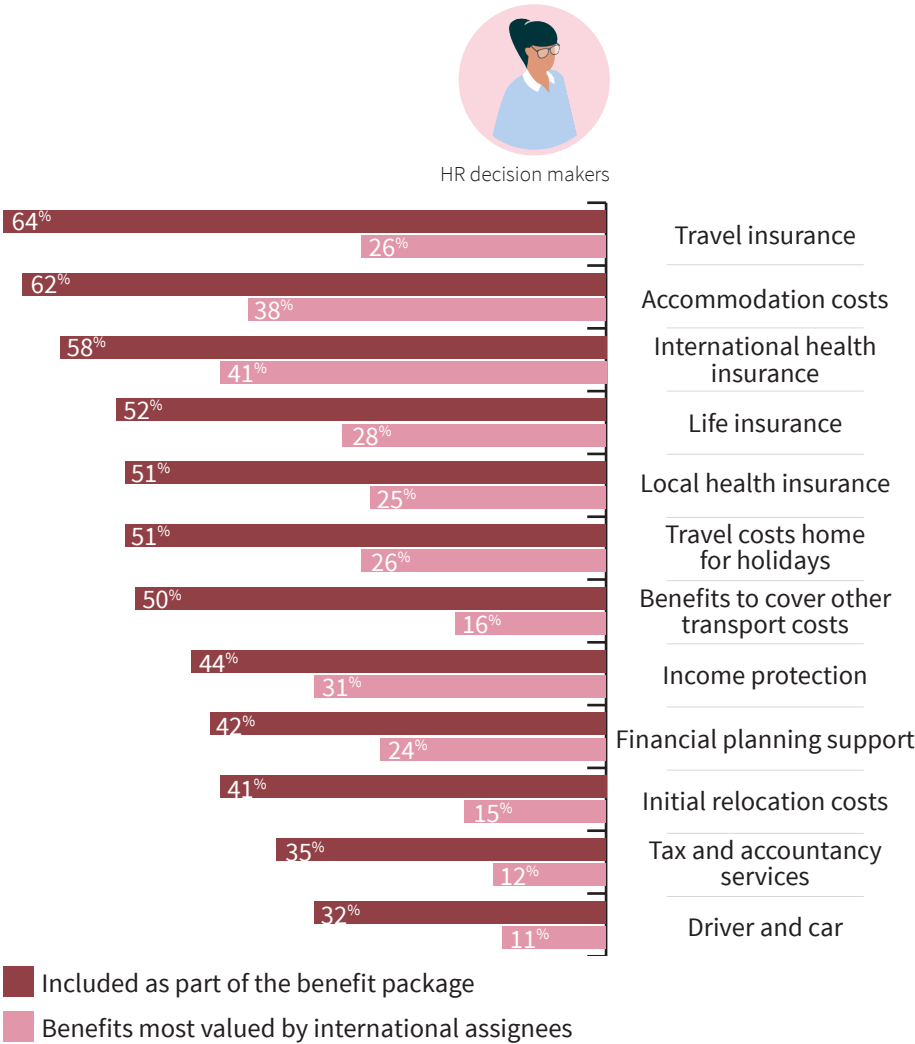
The most commonly offered benefits are travel insurance, accommodation costs and international health insurance. The Covid-19 pandemic highlighted more than ever before the importance of international health insurance.

Travel insurance doesn’t typically cover services such as vaccinations, medical evacuations, and inpatient care- all things that arguably became significantly more important for those living and working abroad during 2020. Later in the report we’ll explore more about healthcare for international workers and the impact of the Covid-19 pandemic.

Accommodation cost support and general assistance to find housing is incredibly valuable for those on international assignment, as one assignee on a long-term placement in Hong Kong explained:

In Hong Kong for a smaller space you’re probably looking at five times as much rent as back home. Like four to five times as much. It’s really expensive here. A lot of the workers here, they’re still living with their parents or you have, for example, dual income and that’s why they’re able to pay for rent. Now, as someone who’s come over, I wouldn’t be able to manage those costs without it being part of the package.

We asked respondents which benefits are included as part of their employee benefit package for international workers, and which three they most value



International health insurance is the most valued benefit for those on international assignment

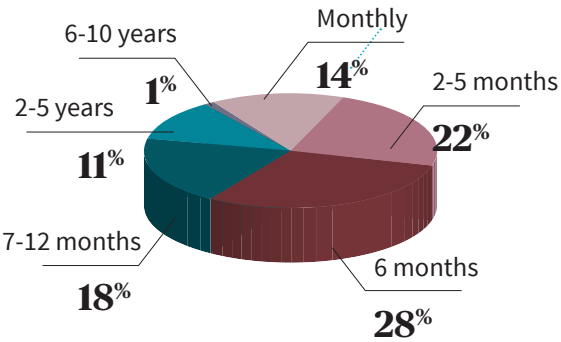
International health insurance is the third most commonly offered benefit by HR decision makers but is the most valued benefit in the eyes of both international assignees and HR decision makers. For one assignee we spoke to on a short-term placement in the US, they highlighted that this is the most important benefit they receive as without it, they would not be able to complete their assignment:

For me, it’s an absolute must. I had a couple of health issues recently, where just getting a prescription filled is, like \$1,000. So, in terms of that, that would effectively annihilate any potential benefits, or anything, you would just turn the assignment down, you wouldn’t even play with it.

Income protection is the eighth most commonly offered benefit by HR decision makers for those on international assignment, however it is the second most valued by assignees. This demonstrates that there is potentially a gap between what employees would like and what they can currently access, and that there are areas in which they could be better supported by their employer. As international assignees are living away from home and what is familiar to them, it’s understandable that income protection is more important as they will likely feel more vulnerable should they face a challenging situation. Any security or support employers can offer their employees on international assignment can help to alleviate some of the worries and stresses associated with living and working abroad.

1 in 4 HR decision makers say their company reviews its global mobility programmes and offering every 6 months

We asked HR decision makers how often their company reviews its global mobility programmes and offering



Most HR decision makers review their benefits offering every six months or less

70% of HR decision makers review their benefits offering at least every 6 months, demonstrating that the nature of international working is something that is regularly changing and being reviewed. This also demonstrates the commitment that HR decision makers have to their staff on international assignments to evaluate what works for their employees and how best to support them.

Kevin Melton, Global Head of Sales and Marketing at AXA – Global Healthcare, thinks it is unlikely that all types of benefits are reviewed every 6 months:

In our experience health insurance cover is typically reviewed every other year. And this review often focuses less on the cover itself and more on service, account management, contract delivery and compliance, along with any added value services. We believe that while the overall benefits packages are reviewed as often as every 6 months, the exact benefits being reviewed each time are rotated.

Our research was conducted at a time when the extent of the impact of the Covid-19 pandemic was just becoming clear. HR decision makers were starting to reconsider their strategies, and were many were in the process of reviewing benefit and remuneration packages in order to manage costs. The particular time that this research was conducted meant that for some, cost management was higher on the agenda than ever before. However, it’s important to note that despite the need to tighten the purse strings for many organisations, for HR decision makers employee welfare and wellbeing is still top of the agenda.

A global reward specialist working for an energy company summed this up, explaining that budget management is becoming more of a priority:

Cost at the moment is becoming increasingly important. As we speak, we’re evaluating the offering we make to our expatriates both in terms of the allowances and maybe some of the benefits as well, which we may look to reduce. Cost containment and the number of assignees we have will be addressed, the types of roles we have as assignee roles might change. All that is being looked at right now through very heavy focus. What I would say is, though, is there are still red lines. We will still insist on some levels of cover, some levels of protection. There is a point which we still have a high duty of care in this company so there is a limit to what we would cut or what we would change or remove.

Moving forwards, HR decision makers will need to find a balance between cost reduction and duty of care. HR decision makers will need to be creative in certain areas, whilst not cutting corners in others to ensure employee wellbeing but also reduced spend during the challenging period ahead following the Covid-19 pandemic. This is an area where technology could be of benefit in terms of driving down costs, while still offering support. We’ll explore this in more detail later in the report when we’ll look at the importance of technology for international working.

The health of international workers

Health support for international workers is incredibly important as facing issues with health away from home, friends and family can be very stressful and costly. As we have seen in the previous section, international health insurance is the most commonly valued benefit by international workers.

It is essential that employees are able to access healthcare while on their assignment that is of a similar standard to what they receive at home and they view this as an important and necessary benefit. International health insurance allows international workers to receive consistency of cover and customer experience, wherever they are in the world which can offer real peace of mind during challenging situations. This is also a benefit for employers as they're able to more easily keep their employees healthy and at work.

However, international health insurance is not necessarily a silver bullet solution. As we've seen already, the cost of international assignments has increased significantly since 2017, so finding creative ways to manage these costs is essential. It's clear that employees need and value international health insurance however a traditional international health insurance package alone won't necessarily help to contain costs. Organisations need to think carefully when selecting a package for their international workers. They should consider one that offers proactive services and fully connects them to ensure that those on international assignment follow pathways that provide excellent, holistic customer experience at the same time as offering ways to reduce claims spend.

Also, it's key that healthcare services available to employees are effectively communicated. As we have seen in our previous report on employee mental health and wellbeing, [AXA Mind Health Report 2020](#), there can often be gaps between the support organisations offer their international assignees, and what assignees are aware of.

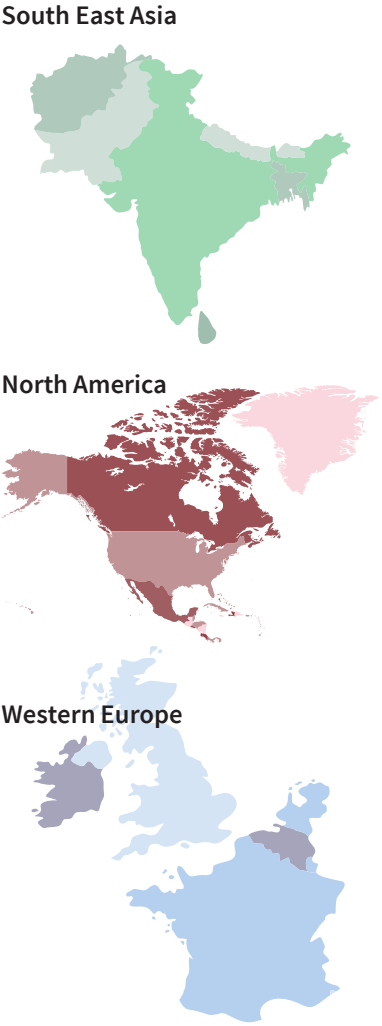
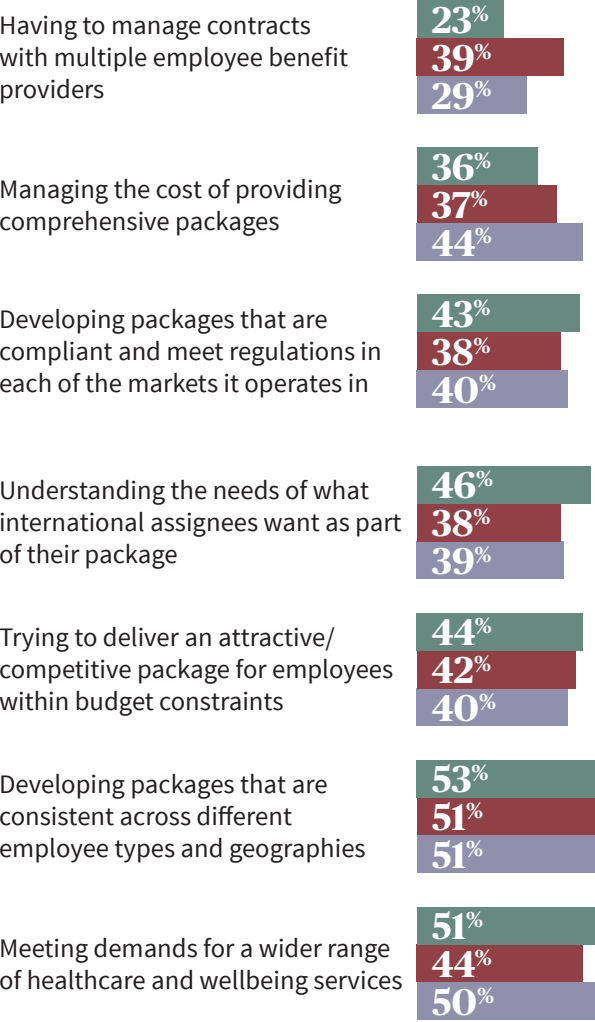
HR decisions makers in different regions experience different challenges when developing healthcare packages

For HR decision makers in North America, having to manage contracts with multiple employee benefit providers is a greater challenge than for those based in South East Asia and Western Europe. In North America, 39% selected this as one of the top 3 challenges in developing healthcare packages, compared to only 23% in South East Asia and 29% in Western Europe. North America is a lot more highly regulated when it comes to healthcare provisions and packages. It's possible that those in North America need to use more than one provider for healthcare and insurance as not every provider can offer a holistic service. Also, in Canada healthcare is provided at a provincial rather than federal level, meaning that it is much more complex than other regions.

Those in Western Europe (44%) reported that cost management is a more common challenge when developing healthcare packages than those working in South East Asia (36%) and North America (37%). For HR decision makers in South East Asia (46%), understanding the needs of what international assignees want as part of their healthcare package is a more common challenge than for those in North America (38%) and Western Europe (39%).

These regional differences demonstrate that when it comes to healthcare, there is not necessarily a global approach. All three regions are most aligned when it comes to the challenge of developing packages that are consistent for different employee types and across different geographies. This demonstrates that this is a common challenge which is unsurprising as meeting the wishes of different employees with different personalities, expectations and needs is undoubtedly a complex task. It is therefore key to carefully consider the healthcare offering for those on international assignment, and to communicate with assignees about their individual needs and wishes where possible.

We asked HR decision makers to select the top three challenges their organisation faces in developing healthcare packages for staff going on international assignments



86% agree that their organisation normally offers healthcare support in response to a crisis or event

Despite healthcare provisions being widely offered by organisations, such provisions for international workers are typically reactionary rather than preventative. The majority of international workers agree that their organisation normally offers healthcare support in response to a crisis or event.

In 2020 the world experienced one of the most significant healthcare crises to date, the Covid-19 pandemic. During which, employers needed to step up to support and care for their employees which as we will explore later in the report many did successfully. This crisis has made healthcare broadly even more of a priority for organisations and international workers and we should expect to see health come more and more onto the agenda in future.

One Global Mobility Lead we spoke to, working in financial consultancy, explained that due to the Covid-19 pandemic, they predict healthcare to become even more of a priority in future:

I think the future focus is going to be around caring for people and the healthcare packages, if people are very quick to say for example, ‘I’m not going to do a will because I’m only twenty years old,’ and then suddenly when things happen you realise actually, no one knows what’s around the corner.

One way in which healthcare may become more prioritised in future is through effective preventative support. Currently, when preventative support is available, the most commonly offered support is general health check-ups (59%), followed by self-assessment tools for assignees to track their own health and wellbeing (55%). When discussing these self-assessment tools with HR decision makers, we found that these are typically online or app-based tools, as one Global Mobility Lead working in financial consultancy explained:

We have an app which is a mindfulness app, that’s a global app and that is to help with mental health issues, both in work and out of work.

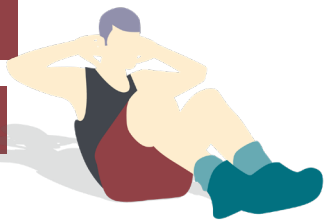
This online and app-based support can allow employees to monitor their own wellbeing and mental health while on assignment. In a recent report, we explored the effects that international working can have on mental health. From the findings, it’s clear that consistent and flexible support is vital. For the full insights, read the Mind Health Report here: AXA Mind Health Report 2020.



We asked HR decision makers what preventative measures their organisation has in place to prevent health issues for international employees



We expect to see healthcare becoming more of a priority in the future





Although there are preventative measures in place, there is definitely scope for organisations to step up in this area. As one Head of Global Mobility working in the technology industry explained to us, when asked about the healthcare support available in their organisation in response to a crisis:

I think our systems were put under quite a bit of strain, or our arrangements for dealing with those things. We weren't fantastically fast or fantastically agile, I think, in either case. So, we probably needed to be more flexible, and we certainly needed to react faster than we did. Did we learn from it? Yes, I think we got there, but not as fast as we should have done.

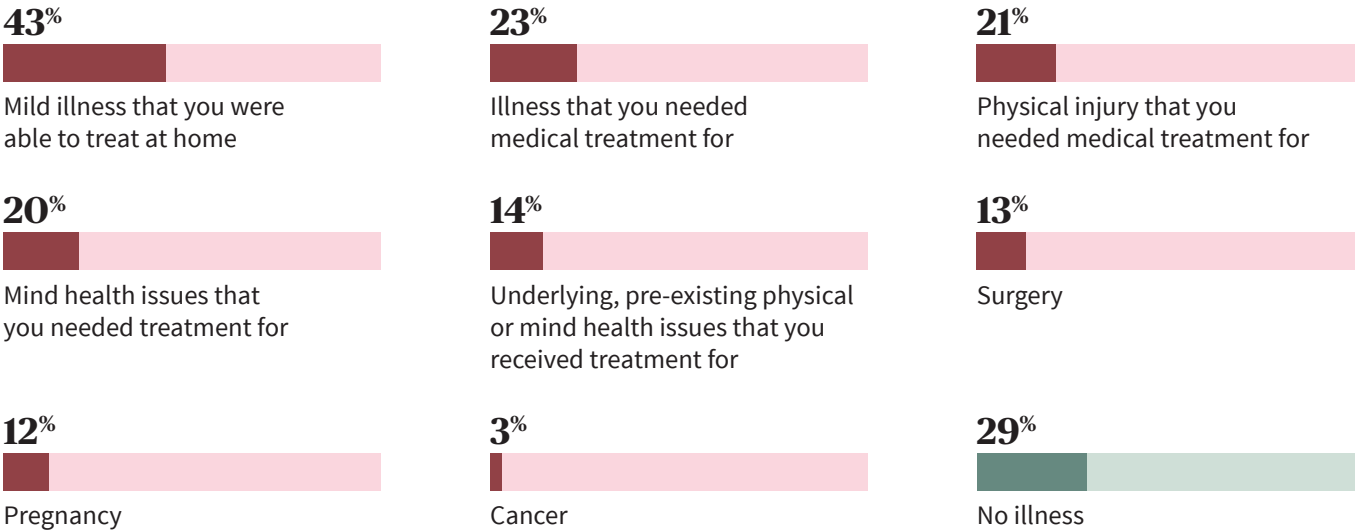
Therefore, organisations could be pushing harder when it comes to preventative measures for their international workers to protect them from potential healthcare issues.

71% of those on international assignment experience a medical issue whilst on placement

Preventative support and effective early diagnosis are even more important when we consider that 7 in 10 (71%) of those on international assignment experience a health issue while on placement. This can range from mild illnesses such as coughs and colds to more serious conditions that require hospital attention.

Being away from loved ones during a time of illness can make this even more of a strain for assignees. Additionally, having to navigate the complexities of a foreign medical system can be daunting, so support from their organisation is crucial during this time of need.

We asked international assignees which, if any, medical issues they had experienced in their current placement



Following a health issue, virtual care and increased flexibility to work from home are the most commonly offered support for those on international placement

Virtual support is offered by 60% of organisations to their international assignees to help them following or during an illness. Virtual support works well for those on international assignment as it can be accessed globally and often offers 24/7 assistance.

One international assignee on a long-term placement in Hong Kong, working in financial services, was very positive about the virtual support they're offered:

They've rolled out tele-consultation to all employees which is a fantastic initiative, completely free and it's just being able to speak to a doctor whenever you want, purely through your mobile or laptop. So, I've definitely had the support I need.

Virtual support means that employees can be supported globally and flexibly which is important to the very nature of international working. Those living and working in an environment which is unfamiliar to them in some cases may value the ability to receive treatment in their own language, or from medical professionals who share their culture.

82% of international assignees that experienced a health issue felt supported by their employer

Most of those on international assignment felt supported by their employer following a health issue. 38% felt "very supported", demonstrating that a considerable number of organisations are stepping up to care for their employees when they need it most.

However, as we've seen, despite assignees feeling supported following an issue, there is a strong feeling that healthcare support is typically available following a crisis or incident, rather than in a preventative capacity. However, one international assignee on a long-term placement in the UK from the US working in financial services explained that their organisation offers a free medical screening which makes them feel supported:

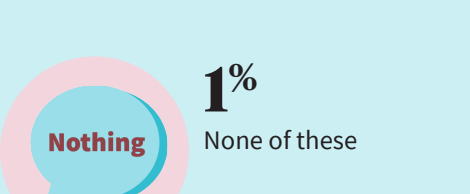
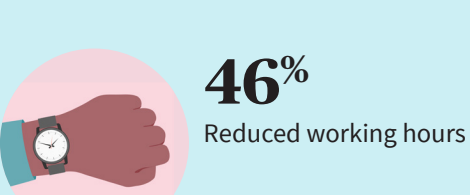
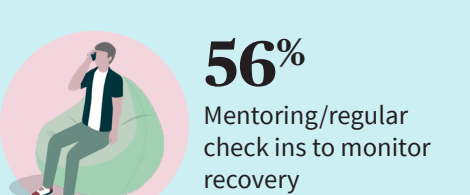
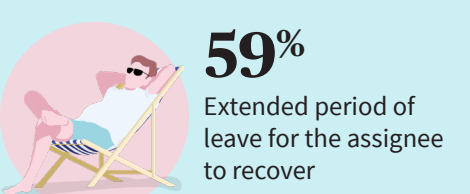
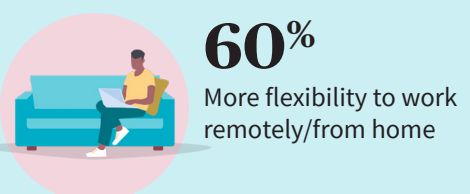
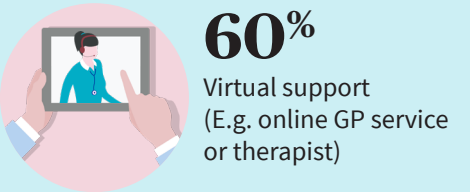
I actually really liked that. I think that they're supportive of our health. They want everybody to be healthy... that's something that's really good that the company does for us.

Offering effective preventative and reactionary support signals to those on international assignment that they are being cared for by their employer. For those living and working abroad, support from their organisation is key in ensuring they feel confident and comfortable in their assignment. The same international assignee explained how support impacts them on their placement:

I hope that it maintains to be at the level that it is, where there's just extra support, obviously, but this idea of really creating employee well-being, even if it's at a higher cost to the company. But, in long term views, it's just so much more beneficial.

There are clear benefits of supporting employees effectively; assignments are more likely to run smoothly, assignees are more likely to feel happy and comfortable in their work, and it encourages employee loyalty. Also, this means that assignments are less likely to go wrong and terminate early, which protects the significant, and as we have seen, increasing costs associated with international working.

We asked HR decision makers what support their organisation offers to international assignees following a physical or mind health issue



The partners and families of international workers

Working internationally influences the family dynamic in many ways. Irrespective of whether a family decides to follow an international worker to the new country, or the decision is made that the family is to stay at home, there will be impacts on the assignee, their family and the placement.

Those who leave their families behind whilst working abroad highlight the difficulties in being separated from their loved ones. Those who have their families with them in their new work country highlight the challenges in uprooting the family home, but appreciate they can share their experience with the family by their side. The support that organisations can offer to the families of international workers, both at home and away, can have a great impact on the success of the placement.

The family of international workers are just as likely to remain in their home country as they are to move abroad with their loved one

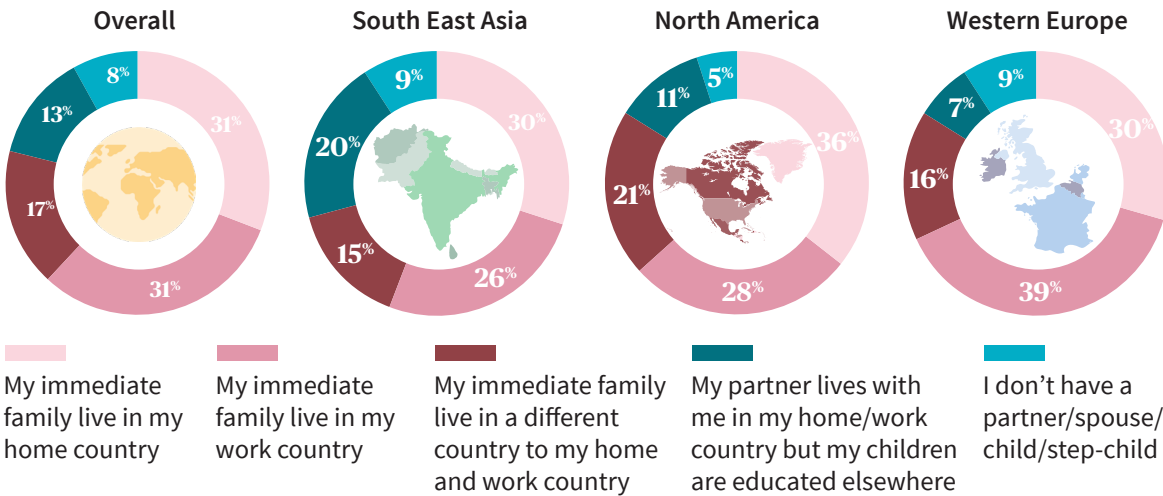
The majority (92%) of international workers have partners, spouses, children or stepchildren. Having a partner or family when living and working abroad raises an important question for those on international assignment: whether it is possible or preferable to bring their partner or family with them for the assignment, or to live apart from them.

We found that there is an even split between keeping the immediate family unit together in the working country or leaving the family at home demonstrating that there's not a 'one-size-fits-all' approach to navigating international working and close relationships.

Those on placement in Western Europe are more likely to bring their families with them to their work country. Those working in South East Asia are more likely to educate their children in a different country

39% of those working in Western Europe have their partner or family living with them in their work country, compared to only 26% in South East Asia. It is perhaps the ease and opportunity to travel within Europe, as well as the opportunity to learn a new language that means those working there wish for their family to share the experience. On the other hand, 20% of international workers in South

We asked international assignees about their current situation when it comes to their immediate family



East Asia educate their children in a different country to where they live with their partner or spouse, compared to only 7% in Western Europe demonstrating a regional difference for international workers.

What is clear is that working internationally impacts the family unit and the decision as to where the family will live is a choice that is not taken lightly. International workers feel support for their family is important and that their organisations have a responsibility not only to care for them but also for those they love.

The opportunity of living in a new country and learning a new language can encourage international workers to bring their family with them

80% of international workers who choose to have their family join them in their working country say it is a great opportunity for the whole family and 76% say it gives the family the chance to learn a new language.

An individual we spoke to echoed this, explaining that their family moved from Colombia to North America when they were provided the opportunity to take up a long-term placement. As native Spanish speakers, they felt the move to an English-speaking environment would be invaluable for their young children, an opportunity they did not have when they were young:

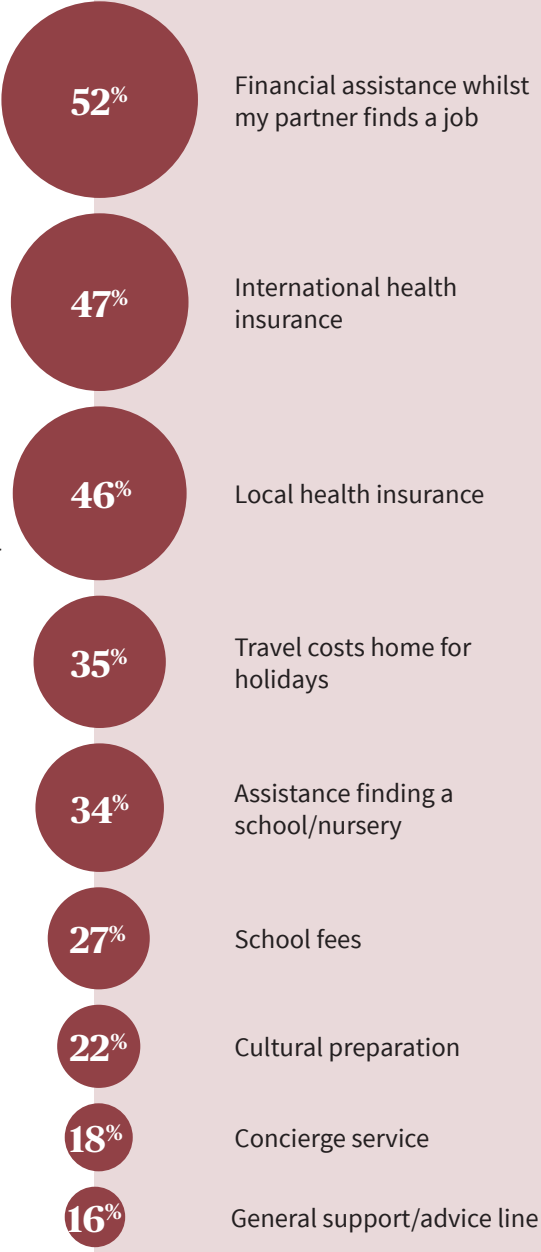
My children now are learning another language, which is a huge advantage for them. Because, in my case, for instance, I started learning English when I was almost 30 years old, so I just started in my country, but I was in a Spanish environment so I didn't make real progress.

Those with partners and families living with them would value financial assistance, as well as international and local health insurance from their organisation

Over half of international workers placed financial assistance whilst their partner finds a job in the work country in the top three most valued benefits. International and local health insurance for the family were also selected as the top three benefits an organisation could offer workers. Benefits such as cultural preparation, concierge services or general support and advice lines are not as valuable to international workers when it comes to supporting their families.

We asked international assignees which potential support options for their partner/family they would value most for future assignments

Top 3 support choices



Commonly offered benefits for workers with partners and families living with them in the work country, are assistance with immigration, international health insurance and financial assistance

Organisations highlight a range of benefits that they offer to international workers and their families who choose to embark on a life abroad. Assistance with immigration is offered by half of organisations we surveyed, which helps workers ensure the process runs smoothly before even arriving in the new country.

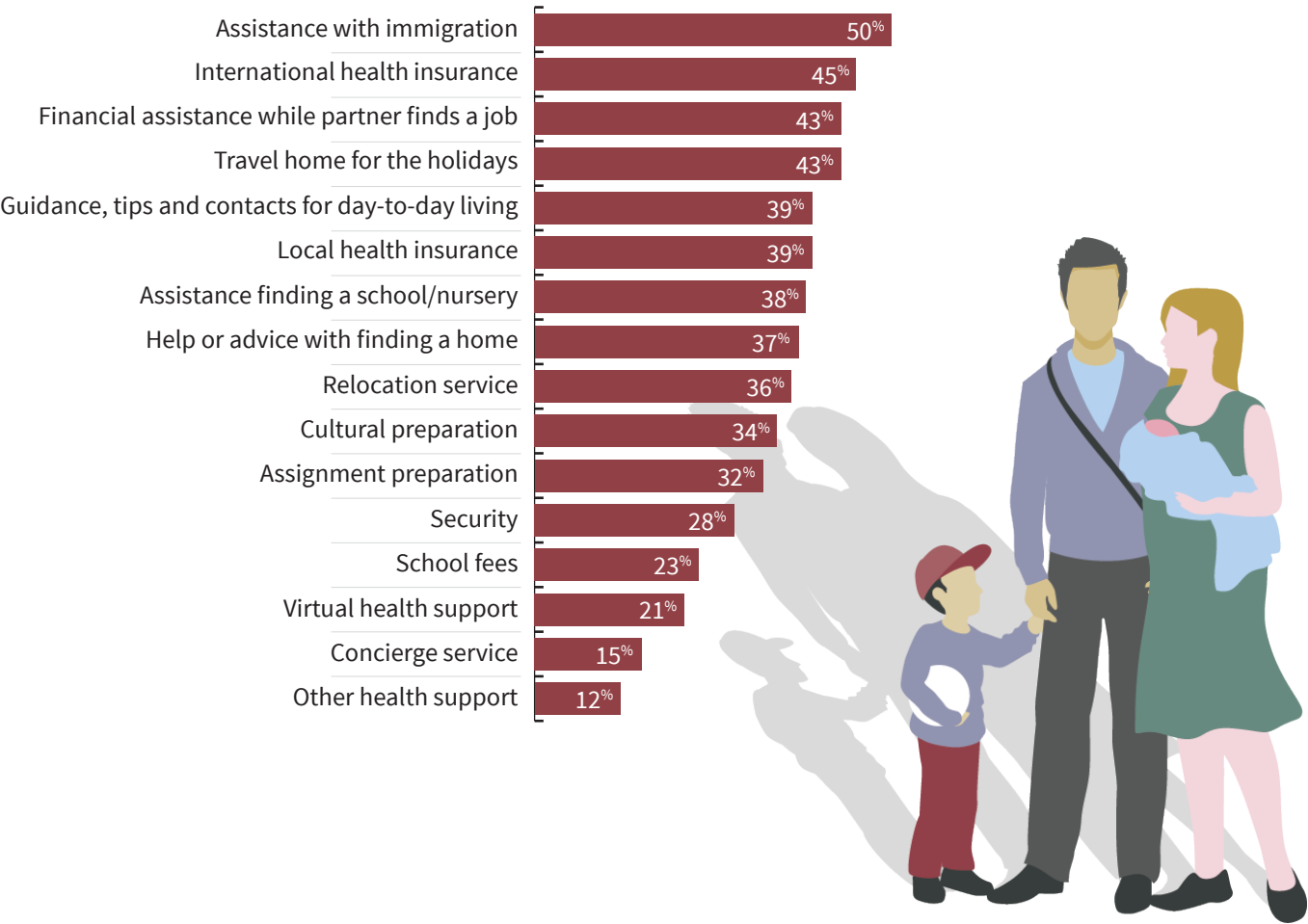
Almost half (45%) of organisations offer international health insurance to workers and their families who are travelling with them which, as we have seen, is a highly valued benefit. The provision of financial assistance while their partner finds a job is also commonly offered as a benefit.

However, almost half say their partners or families would prefer it if they could return to their home country

Living with family in the working country does not come without its challenges. 46% say their partner or family would prefer it if they could return to the home country. There could be a range of reasons for this, including struggling to adapt to new cultures and languages and missing home and other family members.

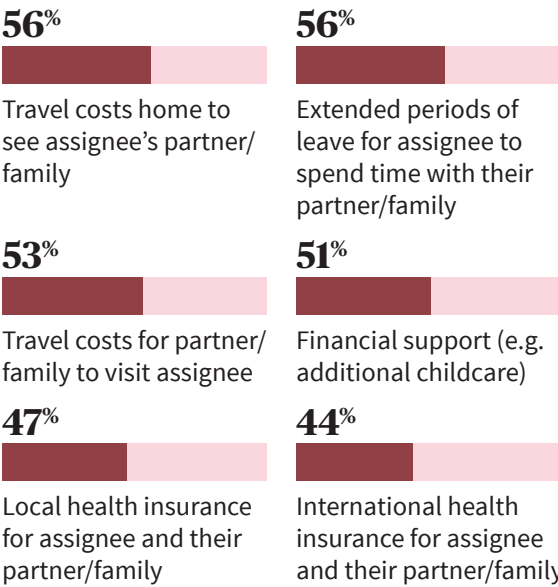
In fact, 42% of international workers who have their family with them, say that working and living with their family in a new country has put a strain on family life. Despite the positives of having the family there whilst working internationally, it's clear that it poses its own unique set of problems to overcome.

We asked HR decision makers what support their company provides to the partners and/or families of international assignees that live in the work country full time



For international workers whose family remain at home, the most commonly offered benefits are ones that help them to stay connected

We asked HR decision makers what support their company provides to the international assignees whose family remain in their home country



Organisations also offer support to international workers whose family remain at home during their placement. Travel costs are a common benefit offered to cover both the cost of the employee flying home and for the family to visit. There is also an allowance for extended periods of leave to ensure that workers get to spend the time they need with their family who they may not have seen for a long period.

One person we interviewed, originally from the UK but currently on a short-term placement in Singapore received an allowance to travel home to visit family. Despite their company having different benefits packages depending on where an employee was working, for international workers, travel costs were a standard benefit:

I receive what we call a home-leave allowance, which is basically cash for a flight home once a year, which is pretty standard.

2 in 5 living apart from their partner or family report that it puts a strain on their relationship

40% of international workers feel a strain on family relationships when they are living apart. Over a third stated that living apart from their partner or family has negatively impacted their wellbeing and half say their health has worsened due to being apart from their family. The feeling of missing out on family life or worrying about family are not uncommon for those who embark on international work without family by their side.

An international assignee from New York now working on long term placement in London highlighted how their partner remains at home whilst they are on placement and explained that the distance from home and family has been hard:

I think, for me, it's really hard to be away from my family. I have a boyfriend that lives in the States as well so that's really hard. But, yes, and my family's very close and I was working very close to where they lived, so I saw them all of the time. So, I think that that's only a negative of it is that I'm so far from my friends and family.

Being able to visit home twice a year with the support of their organisation was a benefit this international worker really valued and helped them sustain those important familial relationships.

However, only around a 1/3 of organisations offers any support for partners and families to all international workers

35% of organisations highlight that all international workers are entitled to any family support. However, the majority of organisations do not offer family benefits to all international workers; 29% only offer these on a case-by-case basis and a quarter of organisations say that only those workers who have worked for the organisation for a certain length of time are entitled to family support when working abroad.

Yet we have already seen that one of the most common reasons for the failure or cancellation of international placements are due to family concerns. It is therefore important that the family is supported both when they are with the employee overseas or when they remain at home. Working and living abroad is rarely a decision that an international worker makes as an isolated individual, and so organisations should work to confirm that both their employee and the family are right for an assignment for the best chance of success. Preparing all parties before the assignment takes place and ongoing communication during the planning stages are key. This will help to ensure the right decision is taken as to whether the family remains together in the new working country or not.

Organisations have the structures in place then to provide the necessary ongoing support, but more can be done. Although 60% of international workers say that their employer has helped their partner or family to settle into the work country, it is clear that the support of an employer can help mitigate the strain experienced when employees are on international assignments, either with their family or when the family remain. Necessary support can be discussed for both situations in the early preparation stages so that needs are transparent and can be addressed.

It is clear that the vetting process will become an important tool employers use to ensure the individual has a level of resilience which makes them suitable for assignment abroad. This will include their ability to manage family life in an international working environment, whether they are apart or together. This is similar to how, in light of the pandemic, employers are likely to be very carefully considering the type of people they send on assignment which is explored in later sections of this report.

The future of international working

The future of international working will always be influenced by current events and trends across the globe. For example, as consciousness grows around issues relating to security and the climate crisis, such trends and factors will influence the way in which organisations plan future overseas assignments.

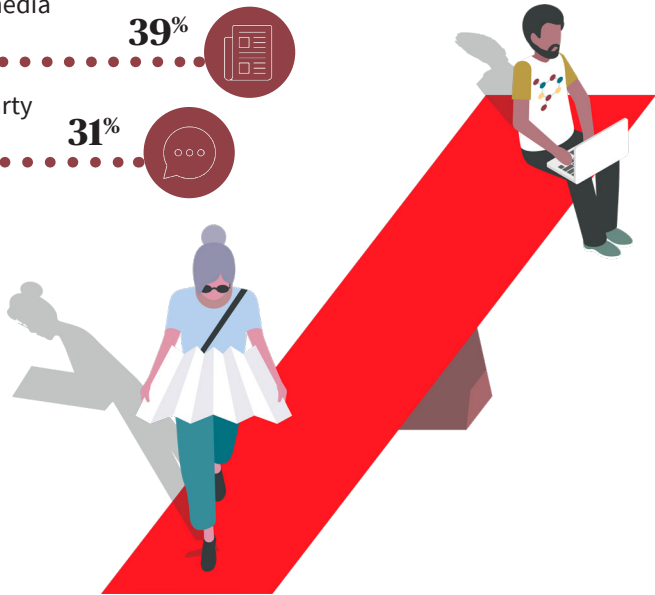
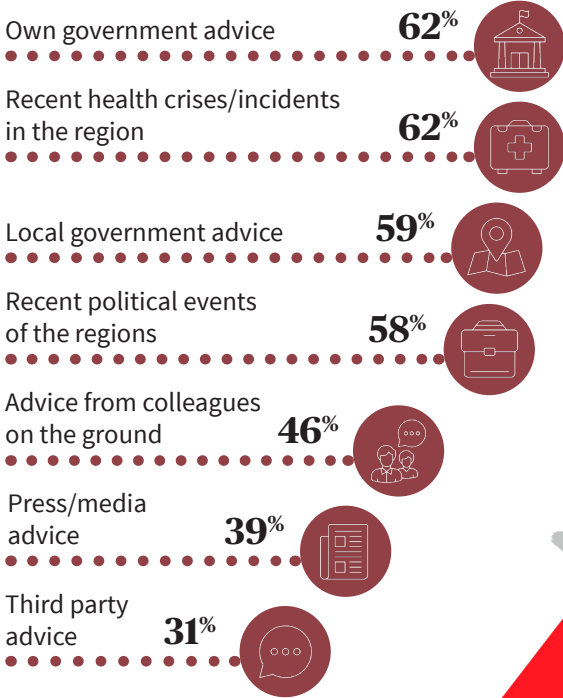
Similarly, the Covid-19 pandemic and its disruption of traditional workplace practices has already changed the way in which businesses plan their international assignments and will continue to for years to come. So too has the rise in use of communications technology. We have seen from current crises how important adaptability is and learning to combat issues in a flexible and agile manner.

Organisations determine how safe a region is for work by looking at government advice and considering recent health and political crises

The biggest influences are the advice of both the home and local government as well as recent health and political crises in the region. 46% of those in HR decision making roles say that they consider the advice of colleagues on the ground.

It is important that organisations continue to consider a variety of factors when vetting the safety of a region or country they are looking to send their employees to. Looking at a range of sources of information helps them to ensure they understand the situation in which they are placing their employees, therefore increasing the chance of success for the assignment.

We asked HR decision makers what factors are considered by their organisation when deciding how safe/unsafe a region is



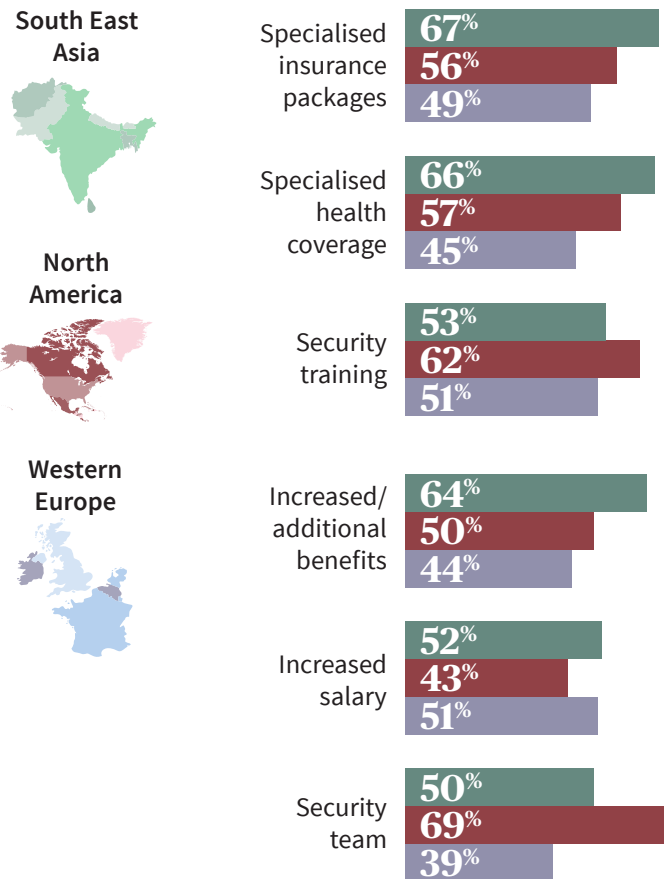
Specialised insurance packages and healthcare coverage are measures offered to protect international workers in regions deemed “unsafe”

For some businesses, it is necessary to send their employees into “unsafe” areas or regions. Particularly as what constitutes an area to be “unsafe” is often shifting, for example, the rise in terrorist attacks in major European cities or political instability such as in the US or in Hong Kong.

Yet measures are put in place to ensure that workers are protected. Globally, the most common of these is the offer of specialised insurance packages and healthcare coverage with a wider range of benefits than standard packages.

Interestingly, organisations in South East Asia are more likely to offer a range of protection measures for workers in “unsafe” regions compared to those in Western Europe and North America. Yet organisations in North America are far more likely to offer a security team to their workers.

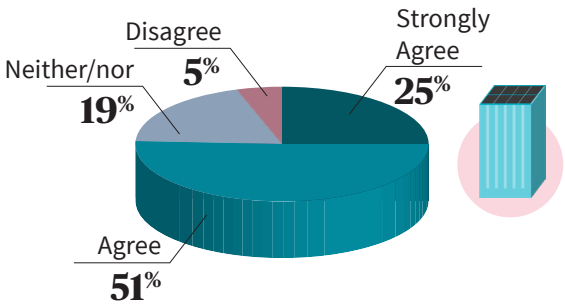
We asked HR decision makers what measures their company has in place to protect international assignees in ‘unsafe’ areas or regions



The environmental impact of international working is a factor to be considered by organisations

With the climate crisis high on many people’s agendas, it’s unsurprising to find that working for an environmentally responsible company is important to 3 in 4 employees. As more people become aware of the impact that travelling has on the climate, organisations may see a shift away from having many frequent and short-term travellers. Instead, more employees may opt to go on longer term placements. In fact, 72% of international workers say they are making active improvements to reduce their carbon footprint, demonstrating the way in which workers are taking it upon themselves to be responsible in their carbon consumption.

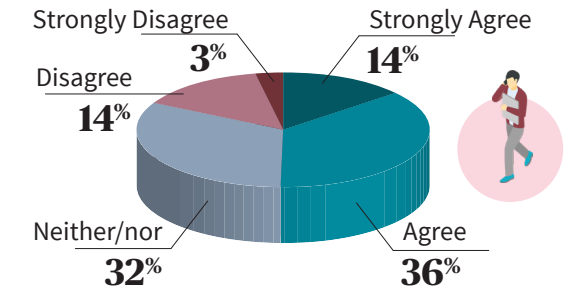
We asked international assignees how strongly they agree or disagree that working for an environmentally responsible company is important to them



Organisations with strong social and ethical values are taking steps to reduce their carbon footprint as a business. A reward specialist we spoke to in charge of managing international assignees working for a global firm highlighted that key decision makers in their business have said they are looking to reduce the amount of travel they do as a company:

Our CEO has already said they want to reduce travel by 50%, so from a cost perspective and also a carbon footprint perspective. So, that’s quite a powerful statement.

We asked international assignees how strongly they agree or disagree that their employer has a low carbon footprint



However, only half of international workers agree that their employer has a low carbon footprint. Businesses could actively look to do more to reduce their carbon footprint particularly with the climate crisis becoming more important to their employees.

However, employees say that salary is the most important factor to influence their decision to accept or reject an international work placement

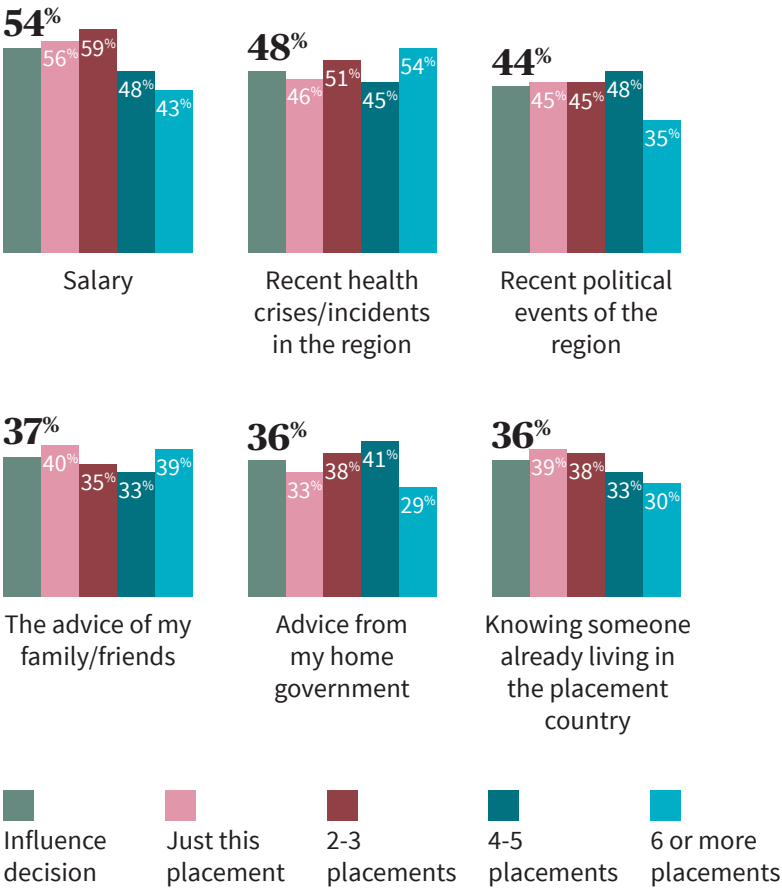
Salary has a big impact in driving workers to go on international placement. We found that 54% of international workers highlighted that salary would influence their decision to accept or reject a placement, more so than looking at recent health crises or political events in the region. However, it is worth noting that for many employees, there will be the assumption that their employer will ensure that they are safe and protected

whilst on international assignment. Therefore, salary becomes more of a priority for them than safety protection, which they can perhaps take for granted.

Those who are on their first placement are also more likely to say salary is an influence on their decision to take up an assignment than seasoned assignees who have been on 6 or more placements. Seasoned assignees recognise that recent health crises or incidents are worth more consideration than salary.

Over a third of workers said that the advice of family and friends, or knowing someone already living in the placement country would influence their decision to accept or reject a placement, highlighting the importance that personal relationships have on those working abroad.

We asked international assignees what factors would influence their decision to accept/reject an international work placement, in terms of safety and security



Learning from a crisis and how it could influence future international assignments

4 in 5 international workers agree that their company responded well to the Covid-19 crisis and their organisation prioritised their safety

Businesses across the globe were forced into making quick decisions in order to ensure their employees were not unnecessarily exposed to Coronavirus, particularly in the initial outbreak of the pandemic in March 2020. Both domestic and international workers have been impacted by changes to ways of working. The organisations who won the praise of their employees are those who reacted quickly and adapted so that business could continue.

At the outbreak of the Covid-19 crisis, 66% of HR decision makers highlighted their organisation shut down their offices, many opting for a work from home model. As for measures to protect international workers at the outbreak of the virus, 77% of organisations took the decision to suspend their international placements. For many businesses the impact of Covid-19 has been huge.

Yet despite the Covid-19 crisis, HR decision makers are still predicting an increase in all assignment types in the next 5 years

Whilst the nature of international assignments may change, those in HR decision making roles are still predicting an increase in all assignment types over the next 5 years. There are estimated increases particularly in the number of international assignees on short-term contracts.

The travel restrictions in place are considered a temporary hold-up as businesses admit that those they send on placements abroad are necessary, especially if they are filling a skills gap in a particular region.

We asked HR decision makers how they expect the amount of people their company employs in various roles to change over the next five years

% increase or significantly increase



Decision makers feel that Covid-19 has highlighted the importance of insurances and protection even more. One global mobility lead that we spoke to who worked for a financial consultancy firm echoed this sentiment in saying how the pandemic has changed attitudes towards what is important:

Having this pandemic has I think changed a lot of people's views on the importance of things such as insurance because something that probably no one thought could ever happen, that's actually happened.

Technology has played a vital role in helping businesses and workers overcome the challenges posed by the Covid-19 crisis

As offices closed and self-isolation and working from home became part of the 'new normal,' the use of technology to keep people connected increased rapidly, particularly in a business sense.

76% of international workers agree that technology has helped them to work better during the crisis. This is perhaps unsurprising as many aspects of face-to-face work became digitalised due to Covid-19 and the need to reduce the spread of the virus. Many have been able to continue their work from the safety of their home and although the way they work looks different, fundamentally employees are able to get the work done.

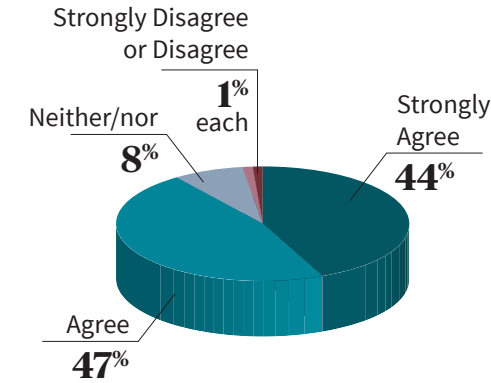
For one specialist in financial systems who moved from New York to London on long-term placement, technology enabled them to continue working effectively:

Everyone was able to work from home relatively comfortably and get everything done that they needed to. The company also let us get monitors for our homes so that we could have a few screens set up like we did at work. My boss set up just weekly check ins with everyone and schedule social meetings at the end of every week. Even though it was all virtual we were all together, just to keep the camaraderie within the team.



Technology will be important, even beyond Covid, in the future of international working

We asked HR decision makers how strongly they agree or disagree that technology is an integral part of managing assignments



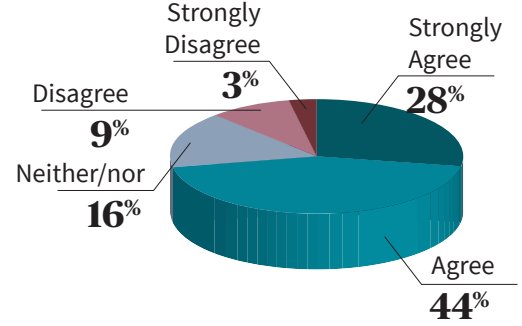
As more businesses move away from relying heavily on paper, towards remote and cloud-based platforms, technology will aid organisations in managing and keeping track of their assignments. 91% agree that technology is an integral part of managing assignments and 84% agree without technology their job would be impossible.

HR decision makers that we interviewed highlighted ways in which technology helped their work in managing placements day to day. Notably they mentioned they were able to run surveys to keep track of the wellbeing and progress of their employees who are working abroad.

76% of international workers agree that technology has helped them to work better during the Covid-19 crisis

However, the nature of assignments may change in the future as international commuting may become less appealing

We asked HR decision makers how strongly they agree or disagree that communication technology (e.g. video calling) is reducing international commuting assignments



It is suggested by some that the need for business travel, such as for meetings or conferences, may come into question given that technology allows global businesses to remain connected through remote servers and video conferencing. In fact, 72% of HR decision makers agree communication technology is reducing international commuting. As this research was conducted in spring 2020, the majority we spoke to at this time were facing considerable uncertainty about the future of international working. At the time of writing, for many this is still the case. Vaccinations are just beginning and much of Europe is still in national lockdowns. For some other countries, the uncertainty is easing, but for others it is still a climate of unknowns.

We spoke to a global mobility lead working for a financial consultancy firm who highlighted how their rapidly growing company might look to reduce short term international commuting or business travel for meetings. This is a result of being able to continue servicing clients remotely:

We've still been able to run the business successfully, gain new clients, gain new work, all while doing it remotely and so I think that's going to have an impact slightly on the number of people that are travelling quite as much. I hope that there are less business travellers on the back of it because people are going to say, 'Look, we can save money as a firm if we don't pay for everyone to be travelling every time they need to go and meet a client necessarily.

Yet for many industries, the need to be able to have flexibility and allow workers to move across the globe is important for their success. Businesses may have a more considered vetting process in ensuring that international assignments are appropriate and the employee is suitable. But as one global mobility and immigration manager for an IT firm reminded us, technology cannot totally replace the need to have an employee on the ground:

There is a difference in going and doing something face to face and doing it via technology, and there is a reason why people have kept travelling. Technology has been in place, Covid did not just invent video conferencing, we've had it for years. It's just there are some organisations that may not have embraced it as much and that have to do so now, but the technology has been there for years and has been effective for years.

With so many workers now accustomed to communicating virtually with colleagues and friends, it is hard to deny that there are many benefits to experiencing face to face interactions, on the ground. In fact, innovation is often borne out of first-hand experience of different cultures and not through technology alone. This suggests that whilst domestic travel may be reduced, a degree of international travel may remain where it matters most.

Kevin Melton from AXA agrees that assignments will continue:

I do believe there is a trend to shorten assignments and start localising some benefits, however organisations still see the real value in transferring their knowledge base and experience into new geographic regions. Assigning employee resource to meet these requirements is a tried and trusted formula. While there may be some reduction in traditional ex-pat benefits, healthcare is still seen as key for overseas staff, who will often require a different solution to the domestic healthcare insurance arrangements.

What is clear is that with the uncertainty caused by the Covid-19 pandemic no one can truly predict what the future of assignments will look like. With travel restrictions being a temporary measure in place to stop the spread of the virus, long term strategies for international assignments are yet to be fully developed.

Looking ahead

Working and living abroad is an incredible experience. It gives those employees prepared to seize the chance to immerse themselves into a different culture and working environment, a unique opportunity for personal growth and career development.

Whilst many assignees highlight that salary and benefits are big drivers for participating in an international work placement, there are many reasons why employees are happy to embark on such a life changing decision. Ultimately it is a very personal decision and those who have committed to the opportunity are overwhelmingly positive about the experience.

From a business perspective, international placements are not just about filling gaps where certain skills are needed. Creating a global way of working (57%) and improving performance overseas (56%) are just as important to businesses as giving employees the opportunity to train in specific skills or procedures (55%). So much so that despite the Covid-19 crisis, businesses remain confident that they will continue to send employees on international placements, but the type of assignments they offer may change. Even before the impact of the pandemic was known, 72% of HR Decision Makers agreed that communication technology is reducing international commuting, and it's likely that business travel will be reduced.

And with 1 in 5 (21%) assignments failing, often due to difficulty in adapting to the culture in the work country and the assignee having family concerns – it will be key for employers to continue to support their workers in overcoming these challenges by putting benefits in place to proactively overcome potential issues - as well as ensuring their international workers fully understand and can readily access the benefits available to them. By doing this they can better protect their financial investment in the assignment and protect their employees at the same time.

Considering the findings within this report, we believe there are a few opportunities for employers to adapt their approach to ensure the success of future assignments.

Delivering future success

01. **Invest in a proactive health and wellbeing strategy**
A strategy which focuses on the unique challenges and needs of globally mobile workers - the value of health insurance packages is predicted to increase as a direct result of the pandemic, but cost containment remains a challenge, highlighting the importance of offering proactive services and support to international workers and their families to prevent and address health and wellbeing issues as soon as possible.
02. **Design an employee benefits package that speaks to individual needs**
Where possible offering benefits which take into account individual circumstances including assignment location, living needs and familial commitments.
03. **Shape a clear and compelling communications programme for international workers**
Communication is incredibly valuable at every stage of an assignment. Businesses should develop a robust communications programme to ensure employees really understand the support available to them when they need it and should look to their benefit providers to help promote the services available. This should help businesses realise the value of the benefits they offer at the same time as protecting the wellbeing of their assignees.

Get in touch

We hope that the recommendations from this research are helpful and offer some new ways of thinking about how international working. 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 axaglobalhealthcare.com/mind



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