



Navigating expat assignment lifecycle challenges

Addressing the concerns of assignees and their families today

#ExpatAssignmentEvolution

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Note: This whitepaper has been prepared as a digital-first document. View the document online to follow embedded hyperlinks.

Introduction

Despite the lingering effects of the COVID-19 pandemic and the growth of virtual working options, international assignments remain important for multinational organizations. Research shows that such assignments are integral to the success of globalized businesses. They can be an effective way to transfer knowledge, improve the performance of remote offices and give workers skills that benefit them and their organizations for years to come. In fact, CEOs and other top managers with significant international experience tend to lead their organizations to higher business performance than their peers.¹ (For more information, see our infographic “Investing in Global Success.”)

On the downside, international assignments can cost millions of dollars and are prone to failure. According to one report, more than 40 percent of three-year assignments fail—clearly an unacceptable rate.² Why do placements fail? It’s easy to blame the workers themselves or their families. But that’s not accurate. In reality, the assigning organizations often bear a huge responsibility for placement success and failure. When they understand and address the concerns of expat employees and their families, they increase the odds that assignees, family members and the organizations themselves will receive significant benefits.

Up-to-the-minute insights

In this whitepaper, we’ll explore key concerns and how organizations can address them, drawing upon extensive research largely from 2015 onwards. Our research has encompassed a wide range of academic studies, journals and papers, industry reports and articles to ensure a comprehensive understanding of the challenges associated with international assignments today. Additionally, we have engaged in in-depth discussions with subject matter experts in the field, allowing us to gather valuable insights and recommendations.

What we’ve learned can help organizations gain a deeper understanding of the expat assignment landscape, adapt their strategies accordingly and proactively establish support systems to ensure the success and well-being of their assignees and their families within an ever-changing global environment.

Unleash the potential

This paper is designed to empower you with invaluable insights and guidance, enabling you to proactively support your international assignees when and where it’s crucial. Our goal is to address the most pressing health and well-being challenges that expat assignees and their families face, and which pose the greatest threat to the smooth running and ultimate success of an assignment, ultimately leading to an increasingly rewarding return on investment for both your organization and your employees.

Discover transformative solutions

If your time is limited, feel free to skip to the conclusion. In this pivotal section we unlock the solutions to these challenges. Here’s to paving the way to success, well-being, and unparalleled growth.

Your partners at

Aetna International

Renshaw, P. St. J. (2022). “The Value of International Assignments through the Lens of Real-Options-Reasoning.” *Journal of Business Research*. November 2022, pp. 423-434.

²Maurer, R. (2013, August 22). International Assignments: Who’s Going Where and Why? Available via payroll <https://www.shrm.org/resourcesandtools/tools-and-samples/toolkits/pages/international-assignments.aspx>

Potential benefits of international assignments



New skills for assignees



Broader networks for workers and the organization



Tighter connections between international offices



Two-way knowledge transfer



Better understanding of in-country customers and partners



Improved financial performance

Learn more in our infographic "[Investing in Global Success.](#)"

The expat assignment lifecycle and challenges evolution

Embark on a journey through time and keep pace with the evolving nature of the expat assignment lifecycle and challenges that threaten assignment success.

A. The expat lifecycle: Explore the challenges typically encountered by assignees and their families between 2003 and 2023. Our team of global mobility, health care, well-being and account management experts have meticulously curated the most impactful challenges that typically affect the success of international assignments. This section provides a baseline for this whitepaper, establishing the context surrounding the evolving needs of international assignees and their families.

B. 13 Dominant challenges: Dive into 13 key challenges – professional and personal – our research revealed that impact international assignees and their families, shedding light on the main causes of assignment failure.

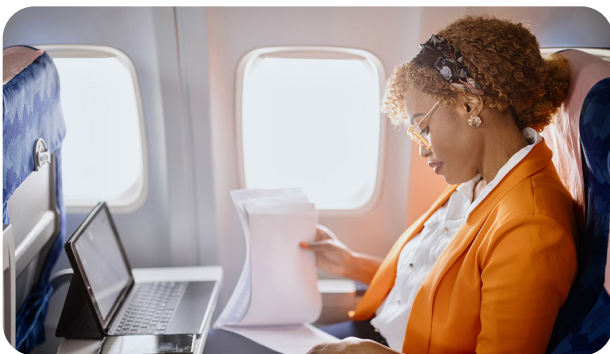
C. Emerging challenges and trends: Explore emerging trends reshaping the international assignment landscape, emphasizing the growing needs and demands of assignees and the importance of adapting for successful assignments today and in the future.

Get ready to be inspired and empowered as we navigate through each section together, unlocking the secrets to achieving successful international assignments.

Tailoring benefits for an optimal expat experience: The corporate perspective

Figure 1 highlights the correlation between employee seniority and the typical organization's level of investment in comprehensive expat lifecycle support. This whitepaper focuses on individuals occupying mid-level to C-suite executive positions. However, we recognize that organizations need to customize their investment, benefits and services in line with their industry, the skill level of employees, their family situation, the value the employee brings to the overseas project or commercial venture, the duration of their assignments and other relevant considerations.

Whenever there's a need to send an individual abroad, support across the expat assignment lifecycle must be tailored to meet the specific needs and demands of each unique scenario – not just the long-term corporate assignment:



A mid-level tech sector manager on a solo assignment for a two-year term



A frequent-flyer executive traveling solo between home and host country for short periods of time



A solo rotational employee in the oil and energy or mining sector



A faith-based sector employee and spouse in a remote location for months at a time

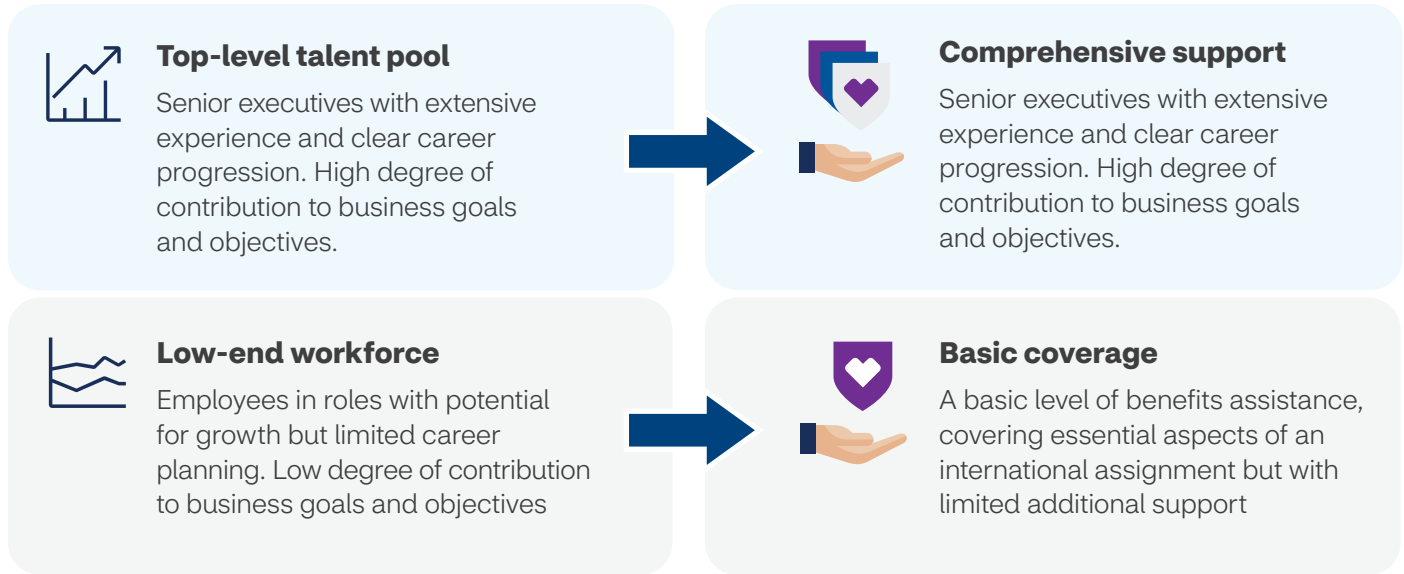
Please note: We discuss the differing needs of these four personas in more detail in [Figure 4](#).

This tailored approach ensures an optimal expat experience and maximizes the benefits derived from international assignments.

Figure 1. Career and financial investment matrix: Aligning employee profiles and employer investment in expat assignment lifecycle support

Career and financial investment matrix

Typical employer investment in expat assignment lifecycle support by employee profile



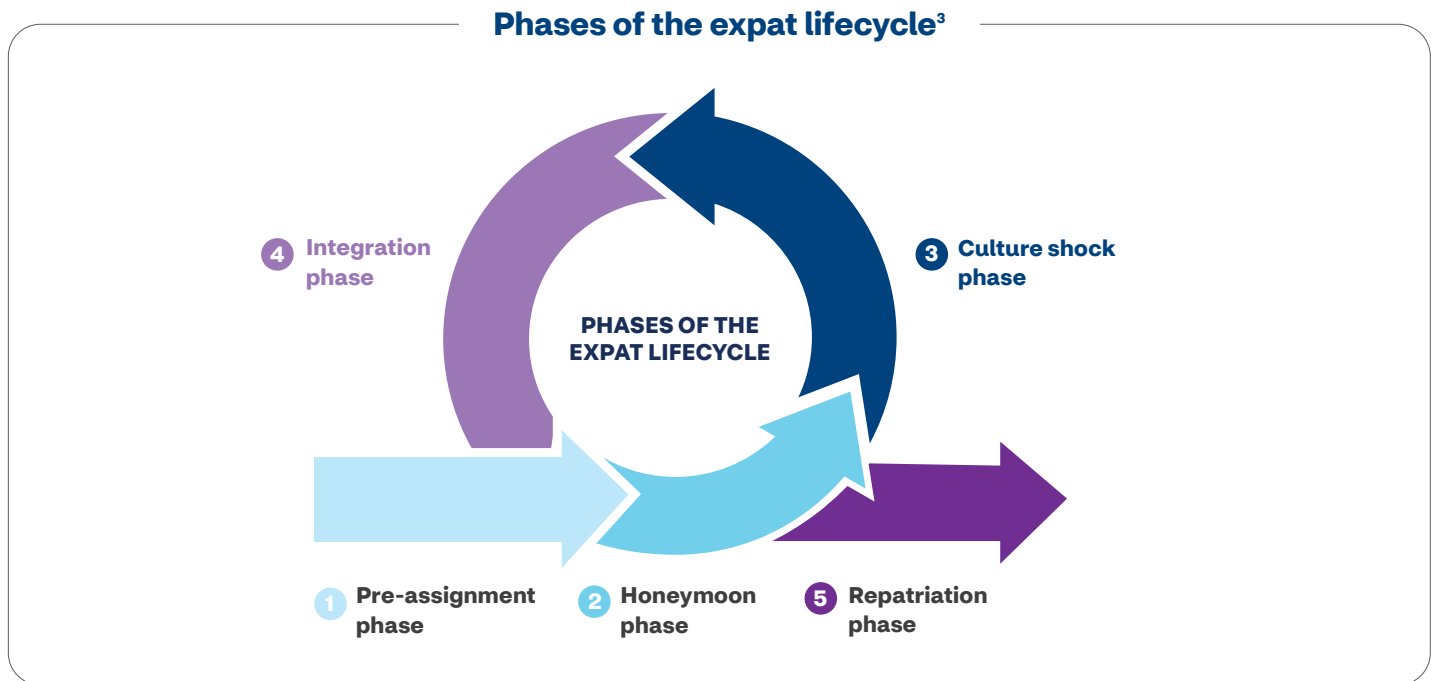
A. The expat lifecycle

International assignments don't begin and end at airports. Instead, they begin with preparation and end with repatriation, cycling through five distinct phases along the way.

Of course, international assignments often include air travel, but the turbulence doesn't only happen 36,000

feet up. Turbulent situations on the ground can lead to assignment failure — a result that comes with steep financial and emotional costs.

Understanding the expat lifecycle is an important first step in preventing assignment failure.



1: Pre-assignment phase

Typical duration: A few weeks to several months

When it comes to preparing for a long-term international assignment, there's a lot that goes into it. It's a time filled with various emotions – excitement, nervousness and even a tinge of sadness. The assignee, their family and the business all have a lot on their plate during this busy phase, which is crucial in setting the assignment up for success.

Candidate selection process:

- **Characteristics:** Long before an international assignment begins, the organization must select the right person for the job. Skills and experience are obviously important, but so too are characteristics – innate or acquired – that could determine whether the assignee will be successful. See **Figure 2**.
- **Self-initiated vs. appointed:** It's essential to explore assignees' emotions and concerns regardless of whether they've pursued or been assigned an international role.

• Consideration for entire family health compatibility:

It's crucial to prioritize the well-being of both the assignee and all family members involved in the assignment. This includes assessing their ability to handle the emotional, mental and physical demands of a long-term assignment, whether they are accompanying the assignee or remaining at home.

Cultural adaptation:

- **Training:** Once selected, assignees need to receive language and cultural training, training in cross-cultural communication skills and insight into global business practices. Cultural training should extend to family members who will accompany the assignee so they can learn to adapt their communication style, respect local customs and build meaningful relationships in the host country. Destination guides, such as those Aetna International provides (<https://www.aetnainternational.com/en/individuals/destination-guides.html>), can serve as valuable references, as can the CIA's World Factbook (<https://www.cia.gov/the-world-factbook/countries>).

³Rantakeisu, H. (2015). "Understanding the 'Expat Lifecycle.'" LinkedIn Pulse. December 4, 2015.

- **Host country context and adaptation:** It's also essential to consider the context in the host country to make sure the assignee will be a good fit. An employee who identifies as LGBTQI+ may face extra challenges in a socially conservative country. In this instance, additional training and guidance may be required.
- **Family vs. solo adaptation:** An employee who's traveling without family may struggle in a setting where there aren't many opportunities for socialization. Additional training and advice may be beneficial here.

Organization, bureaucracy, and administration:

Relocating overseas involves a host of administrative tasks, from arranging travel and housing to securing visas and work permits. The more of these tasks the organization handles, the more time the assignee will have to focus on tasks only they can handle, like learning a new language.

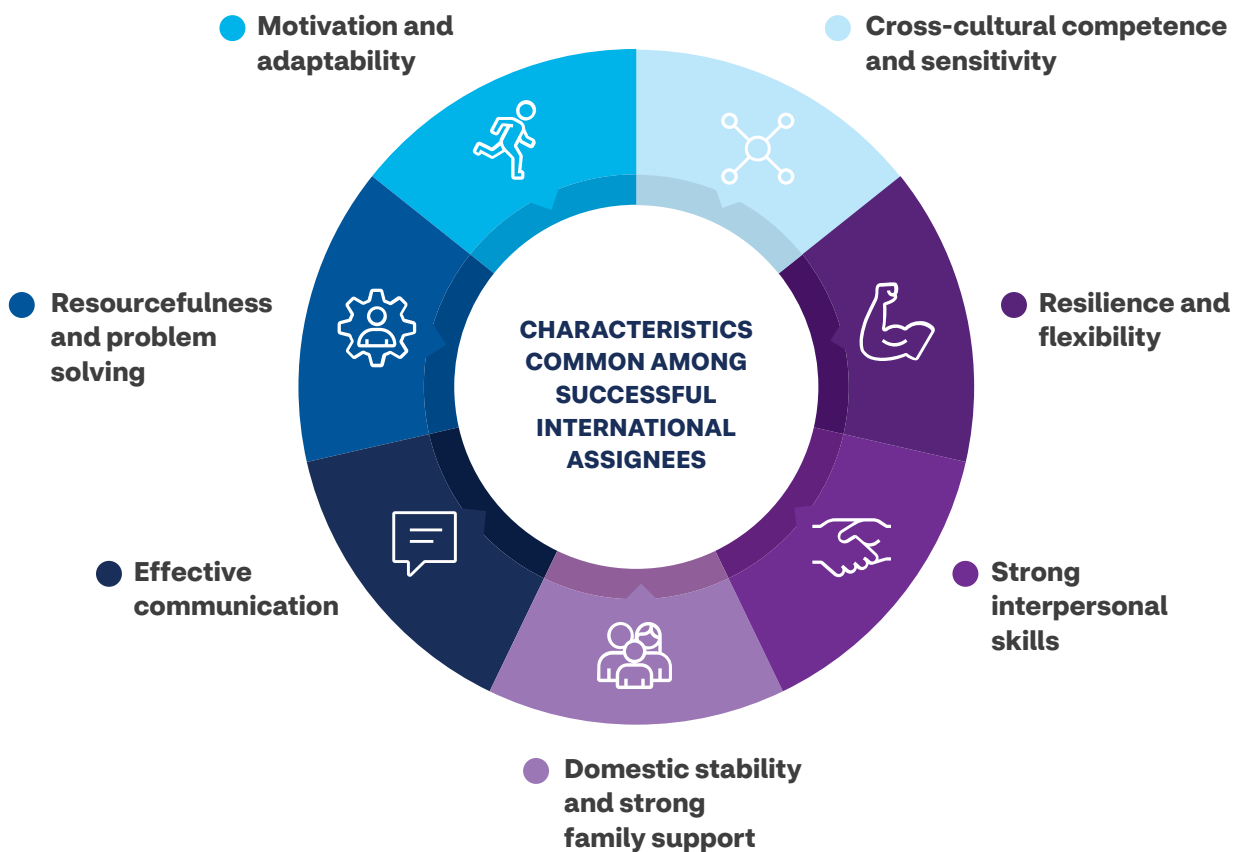
- **Family support:** If an assignee is traveling with their family, even more support is needed; addressing family concerns like finding schools, understanding the local health care system and securing spousal employment should be a top priority.

Health care and well-being: Even in safe host countries, health and well-being are a concern for many assignees; if nothing else, the health care system in the host country may be vastly different than the health care system to which they're accustomed. Also, knowing where to go or which service to turn to in the event of a medical emergency while in the host country is critically important. In addition, assignees may need to consider continuity of care, medication and support for existing conditions during the relocation and throughout their assignment.

Safety and security: Assignees should receive safety and security briefings that cover what to expect, what to do and not do, which areas to avoid and how to get help if an emergency or crisis arises. Not surprisingly, assignees are much more concerned now about safety and security than they were before the COVID-19 pandemic.⁴

Career development: Finally, as with any new posting, assignees need to know what's expected of them in terms of goals and performance expectations. In fact, clarity may be even more important given the distance between the home and host countries.

Figure 2. Characteristics common among successful international assignees



⁴Végh, J. et al. (2022). "Should I Stay or Should I Go?—Why the Future of Global Work May Be Less Binary: Lessons on Approaches to Global Crises from the Experiences of Expatriates during the COVID-19 Pandemic." *Thunderbird International Business Review*. 65(1), pp. 21-37.

Essential elements of the pre-assignment phase

- Cultural awareness and cross-cultural training
- Logistics, organization and administrative arrangements
- Family considerations and support
- Health care, well-being and safety and security
- Goal setting and expectation management



Taking a trial run

Often, a trial or tester trip can be beneficial during this phase. A short, pre-assignment trip to the host country and office environment can bring to the surface areas of challenge that can then be addressed in training and orientation.

2: Honeymoon phase

Typical duration: A few weeks to several months

An international assignment combines the excitement of starting a new job with the adventure of visiting a new country. In many ways, the weeks or months spent settling in and onboarding will feel like a honeymoon. But even honeymoons present challenges. Here are key challenges assignees and their families may experience during this phase:

Familiarization: Assignees need time to adjust to their new surroundings, discover local amenities, learn about the local health care and financial systems and figure out transportation options. This can be challenging when assignees need to report to work promptly.

Language and cultural training: A key part of the pre-assignment phase – language and cultural training – should continue during this phase. It's now time to put into practice lessons learned back home in the classroom or online.

Organization, logistics and administrative support:

While many logistical issues can and should be handled during the pre-assignment phase, there's still much work to be done in this regard. The employer can play an important role in assisting with relocation logistics, administrative tasks, essential paperwork and school enrollment. Arranging for temporary or long-term housing and providing an allowance for furniture and other household items and/or support of the shipment of the family's belongings can help to smooth the transition to the new setting.

Social integration: The honeymoon phase is the ideal time for assignees and their families to connect with the local community, make friends and begin to establish a social support network. Here, the expertise and involvement of both fellow expats and local employees can prove invaluable.

Temporary cocooning



A good way to ease the transition to a new context is to plan a temporary period when assignees and their families live in a sheltered environment where accommodations are provided and basic needs are met.

3: Culture shock phase

Typical duration: A few weeks to several months

All honeymoons end, but not all international assignments fail. The difference between success and failure lies in how well assignees and their families withstand the culture shock phase.

After the busyness and novelty of the honeymoon phase, reality begins to set in. The new language really can be hard to master, the bureaucracy may seem complex and the difference in time zones often limits communication with family and friends back home.

Here are specific challenges assignees and their families may face during this phase:

Job and work environment challenges: The assignee must come to grips with their new role and get oriented to the new office's culture, relationships and procedures. (The same is true for a working spouse, of course, while children face similar challenges in their new schools.)

Communication challenges: Even with immersion in a new language and culture, assignees and their families can still have trouble understanding and being understood.

Bureaucracy and frustration: Assignees and their families continue to navigate, both figuratively and literally, the local environment.

Missing support networks: Assignees and their families can feel isolated and lonely when posted far from family and friends, especially if they haven't yet built new relationships in their host country. These feelings are often heightened during holiday periods.

Health care: From day-to-day health needs, such as repeat prescriptions, to emergency health care following an accident or a middle-of-the-night temperature spike, knowing where, when and how to get the care needed is critical to the peace of mind of assignees and their families.

Health and well-being: A new physical environment can significantly impact an assignee's overall health. Factors such as walkability, local health and wellness facilities, climate, supermarkets, available produce and local cuisine may take time to adjust to. It's crucial to provide ongoing support during this phase, assisting employees in making healthy choices and developing and maintaining healthy behaviors.

A toolbox of support services

Too often, assignees and their families begin facing these challenges just as the employer begins to lessen its support, assuming the hard work of settling in is over. A better approach is to gradually shift the nature of the support from scheduled and directed to self-help services, much as scaffolding around a new building is removed as the building is better able to stand on its own, but the foundations and building maintenance team remain.



4: Integration phase

Typical duration: Several months to a year or more

Assignees gradually become integrated into their new context. They begin to solve the problems they faced during the culture shock phase and slowly settle into their new normal. They learn to appreciate the new culture, build new personal and professional routines, build social connections and develop increased confidence that will benefit them and the organization long after the assignment has ended.

Juggling multiple responsibilities: Challenges can still crop up, often at times of change. Note that many of these challenges can be anticipated and planned for, so they don't come as surprises.

Life admin: Perhaps it's time to file an income tax statement, apply for a new visa or driver's license, arrange financing for a new car or choose a new school.

Spouse and family needs: Perhaps the spouse has decided to find a job or start a business.

Health and well-being: Problems can occur as assignees and their families access local health and wellness facilities, adapt to the climate, explore supermarkets with different produce options and sample the local cuisine. Ongoing support should be provided to assist employees in making healthy choices and maintaining positive behaviors, ensuring a seamless integration into the local community.

Emotional well-being: Perhaps the school year is ending. Or a major holiday lies just around the corner (either back home or in the host country), prompting an emotive response. Maybe newfound expat friends will soon return home or ageing parents or family back home require financial, logistical, physical or mental health support from the assignee.

³Shortland, S. (2023). "Going Home: The Hardest Move." Think Global People, Winter, pp. 28-29.

⁴Stilling, I. (2017). "Repatriation Turnover – Why Does It Matter?" LinkedIn Pulse. November 1, 2017.



Self-help and informal support

Support from the organization can be critical as assignees and their families address challenges. While formal cultural awareness training may continue, informal support is also important. Even months into an assignment, assignees and their families need to know where to turn when they need support. Regular check-ins can also be invaluable, demonstrating the organization's commitment to assignment success.

5: Repatriation phase

Typical duration: Several weeks to several months

All good things must come to an end. Assignees and their families will eventually return home – perhaps permanently or perhaps to prepare for another international posting. And this return can be just as taxing and challenging as the initial relocation to the host country. In fact, repatriation has been called the hardest move.⁵ That may explain why one study found that more than a third of repatriates leave their jobs within a year of returning home.⁶

Career progression and skills utilization: Repatriation actually begins long before travel arrangements are made. Assignees need clarity on when their assignment will end and what happens next. Without clarity, assignees worry about what job awaits them back home and the impact of losing financial benefits they've earned while working overseas. Moreover, they may find that the skills they've developed overseas don't align with the organization's needs and expectations back home.

Re-acclimatization and assimilation: As their return date approaches, assignees and their families need some of the same cultural awareness training they received before deployment. Especially during long assignments, assignees' attitudes, expectations and outlooks will have changed, perhaps in ways they don't fully recognize. And things back home will have changed as well.

Support networks: Similarly, when they return, they will leave behind support networks they've come to rely on, and the support networks they return to may not be as strong as they once were. Assignees and their families may need support as they rebuild connections.

As with every other phase of the expat lifecycle, the organization must play its part. The need for organizational support, career planning and development, emotional support and acclimatization with their home country is just as important as the support and resources provided throughout the rest of the assignment lifecycle.

Explore the Expat Assignment Lifecycle Comparison Table, **Figure 5**, for detailed information regarding the areas across the expat assignment lifecycle where a health and wellness benefits provider can offer assistance, as well as the specific instances where the expertise of global mobility or HR professionals is required.

B. 13 Dominant challenges

International assignments evoke a mix of excitement and apprehension, encompassing challenges that extend into both professional and personal realms. Our research, spanning from 2015 to 2023, identified 13 dominant challenges that have grown in significance in the last seven to eight years and that have the potential to critically impact the success of assignments. Among these challenges, eight professional challenges primarily affect assignees and working spouses, especially in the context of dual-career couples. Another five challenges directly impact the assignee and have broader implications for the entire family.

8 Professional challenges

1. Cultural adaptation

- ✓ Language barriers are obvious; cultural barriers may not be. To succeed, assignees must adapt to new cultural norms and nuances, social dynamics and business practices.
- 🔍 Companies often overlook the importance of comprehensive cross-cultural training as an essential policy benefit. Assignees require far more than instruction on tourist etiquette. Flourishing in a foreign work environment necessitates a deep understanding of and assimilation into the local culture. When not properly addressed, assignees may face significant challenges in fulfilling their responsibilities, such as adhering to the goal-setting process of the host country.⁷
- ⚙️ Employers can help by offering pre-trip, cross-cultural training programs and ongoing support across the assignment lifecycle, enabling assignees to comfortably navigate the host country's culture and embrace the local community.

KEY

✓ Summary

🔍 Insight

⚙️ Employer action

2. Work-life conflicts

- ✓ Work-life balance issues in international assignments can lead to conflicts in three dimensions: time-based, strain-based and behavior-based.
- 🔍 Assignees often face reduced personal time due to long working hours and travel, resulting in time-based conflict. The pressures of adapting to a new environment and different social norms can create strain-based conflict. Contrasting behaviors at work can lead to tensions in personal and family life. Addressing these challenges is crucial for the well-being and success of assignees.⁸
- ⚙️ Issues of mental health and stress require vital attention. Posted far from home, assignees need a supportive and inclusive work environment. Employers can help by maintaining open communication channels and providing opportunities for mentor support.

3. Communication and relationship-building

- ✓ Poor communication between expatriates and their home HR or global mobility departments is a significant factor in expatriate failure. In addition, language barriers inhibit the flow of information and ideas.
- 🔍 Insufficient communication processes and resources and a lack of transparency and feedback hinder expatriates' ability to succeed abroad, including understanding cultural differences and business contexts. Language barriers hinder the exchange of ideas, limit assignees' ability to perform optimally and lead to miscommunication and strained relationships.^{9,10,11}
- ⚙️ Home HR teams should prioritize bridging the communication gap, providing ongoing support and progress reports to help expatriates adapt to their new environments. Employers can help by providing pre-trip language training, along with guidance in adapting to different communication styles.

⁷Ineo. (2022). "4 Reasons Why Global Assignments Fail and How to Prevent It." Ineo. September 28, 2022.

^{8,10}Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

⁹Xpath Global. (2022). "6 Common Reasons That Lead to Expatriate Failure." Xpath Global. December 14, 2022.

¹¹Pucik, V. et al. (2023). *The Global Challenge: Managing People across Borders*. Edward Elgar Publishing Limited. 2023.

4. Travel

- ✓ Travel poses unique challenges for assignees and impacts their well-being and ability to support their partners and families.
- 🔍 Challenges include schedule disruptions, jetlag, trying to work at the airport before a flight, on an aircraft and generally on the move and managing work demands across different time zones. The nature of travel also results in dead time and can contribute to stress and overall well-being concerns. Job resources, such as empowering employees with greater decision-making capabilities and providing supervisory support, play a crucial role in mitigating the negative effects of travel on assignees' work experience.
- ⚙️ Employers should recognize the behind-the-scenes impact of travel and provide job resources to support assignees during their assignments. This includes offering flexibility in work arrangements, greater autonomy around decision-making, providing supervisory support and ensuring access to resources that help assignees manage the challenges associated with travel. By addressing these issues, employers can enhance the well-being and overall success of their international assignees.¹²

5. Career development and unmet expectations

- ✓ Assignees struggle when there's a lack of clarity in their role and relocation purpose and when career path development is neglected. They may even choose to seek external opportunities when the company fails to fulfill the psychological contract – a set of unwritten expectations and beliefs that an employee holds about the assignment on issues such as support, career development, work-life balance and recognition and rewards.
- 🔍 Expatriates value career support beyond just career changes and access to development programs. Employers should prioritize clear communication, provide adequate career support and consider language expertise, relational abilities and family needs during the selection process.
- ⚙️ By fulfilling the psychological contract and addressing job-related factors, employers can enhance expatriate satisfaction and retention rates. This can be achieved through managing expectations, addressing concerns promptly and conducting performance reviews, check-ins and goal setting prior to the assignment. Employers should also consider the stress associated with work opportunities and career prospects upon the assignee's return home.^{13,14,15}

¹²Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

¹³Shortland, S. (2023). "Going Home: the Hardest Move." *Think Global People*, Winter, pp. 28-29.

¹⁴Végh, J. et al. (2022). "'Should I Stay or Should I Go?'—Why the Future of Global Work May Be Less Binary: Lessons on Approaches to Global Crises from the Experiences of Expatriates during the COVID-19 Pandemic." *Thunderbird International Business Review*. 65(1), pp. 21-37.

¹⁵Cole, N. and K. Nesbeth. (2014.) "Why Do International Assignments Fail?: Expatriate Families Speak. (2014). *International Studies of Management & Organization*. Fall 2014, pp. 66-79.

6. Employment status change

- ✓ A relocation or a transition from contractor to employee, or vice versa, brings with it a host of questions about compensation, benefits, legal rights and job stability. If not handled correctly, this can impact job satisfaction, performance outcomes and turnover intentions.¹⁶ In addition, burnout related to feelings of helplessness in the context of new work challenges can significantly impact assignees' mental well-being.¹⁷
- 🔍 Issues such as control in the workplace, fair payment, equality, well-being and safety are being highlighted by experts in work domains and sociology.¹⁸ There's also an increasing degree of understanding that compensation should be based on the role in the host country as opposed to the home country.¹⁹ Expatriate managers often experience identity change in relation to their managerial competencies and mental maturation.²⁰ Assignees can also struggle as they straddle different national boundaries and organizational structures.²¹
- ⚙️ Employers can help by providing clear and transparent communication about employment terms and expectations and supporting assignees as they transition to their new working environment.

7. Fairness in employment

- ✓ Concerns about fair treatment and non-discrimination can be heightened by the host country's context.
- 🔍 Fairness, which encompasses factors like gender, race, nationality and protected characteristics, is crucial for international assignees. They expect equal opportunities, fair treatment and a discrimination-free work environment. Unfair practices or biases can harm morale, motivation, job satisfaction and well-being.²²

- ⚙️ Employers can help by instituting fair-employment policies and supporting employees as they navigate issues related to identity. Employers must ensure equal career opportunities, training access, transparent performance evaluation and fair compensation. Policies promoting diversity, inclusion and non-discrimination, along with support systems for addressing unfair treatment, are essential. This commitment involves unbiased career progression, transparent performance assessment, equitable pay and fostering a diverse, inclusive work culture that encourages reporting and resolution of discrimination.²³

8. Insufficient organizational family support

- ✓ The success of assignees is closely tied to how well their families adapt in the new environment.
- 🔍 While organizational support for expatriate families mainly focuses on practical aspects like pre-assignment visits, furniture storage, tax advice, interim accommodation, language courses and immigration paperwork, the essential professional and social assistance needed by spouses and children for successful adaptation is often overlooked.
- ⚙️ Expatriate families require comprehensive help, including job search guidance, career counseling, work permit support, training access, networking opportunities and information on expatriate communities. Companies must expand their support beyond logistics by allocating resources for holistic assistance through career services, networking, professional development and social integration programs. Clear communication and demonstrating the value placed on employee well-being and contributions are crucial for fostering commitment and retention.²⁴

¹⁶Cole, N. and K. Nesbeth. (2014.) "Why Do International Assignments Fail?: Expatriate Families Speak. (2014). *International Studies of Management & Organization*. Fall 2014, pp. 66-79.

¹⁷DigitalCFO Newsroom. (2022). "Survey Finds Evolving Expat Landscape That Presents Challenges to Employers." (2022) DigitalCFO Newsroom. July 14, 2022.

^{18,19,21,22,23}Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

²⁰Kohonen, E. (2014). "Learning through Narratives about the Impact of International Assignments on Identity." *International Studies of Management & Organization*, 34(3), pp. 27-45.

²⁴Cole, N. and K. Nesbeth. (2014). "Why Do International Assignments Fail?: Expatriate Families Speak. (2014). *International Studies of Management & Organization*. Fall 2014, pp. 66-79.

5 Personal challenges

1. Emotional well-being and mental health

- ✓ Living and working in a new cultural context, away from familiar support systems, and facing stress, isolation, loneliness, cultural adjustment and homesickness can impact assignees' psychological well-being.
- 🔍 Assignees require support and resources to protect and enhance their emotional well-being and mental health. This includes access to counseling services, mental health resources and programs that foster social connection and community engagement. Assignees also benefit from cultural training and guidance to navigate the emotional challenges associated with cultural adjustment.
- ⚙️ Employers should prioritize the emotional well-being and mental health of their assignees by providing comprehensive support programs. This includes offering access to mental health resources, counseling services and employee assistance programs.

2. Family support and integration

- ✓ Existing or emerging health concerns among family members can be further exacerbated by the unfamiliarity of the host country. Organizations must prioritize understanding and mitigating these challenges to ensure a smooth and successful relocation.
- 🔍 Psychological implications can arise from health concerns, leading to feelings of isolation, loneliness, resentment, depression and strains on marital relationships. Organizations must proactively address critical issues such as marital problems, mental health concerns, homesickness, family medical crises, children's difficulties at school and challenges like alcoholism and eating disorders.
- ⚙️ Recognizing the significant role that families play in assignment success, employers must take intentional steps to support their health and well-being. This involves not only providing resources for assignees but also offering comprehensive support for the entire family. By fostering social integration, providing cultural orientation programs and offering guidance on education and socialization options, organizations can enhance the support they provide throughout the assignment.

Additionally, it's essential for organizations to engage in open and honest conversations, asking difficult questions to ensure that the family is emotionally and mentally prepared for the assignment.

3. Diversity and inclusion

- ✓ Assignees and their families face personal challenges related to feelings of "otherness" during international assignments. This includes considerations of race, gender, sexuality and other aspects of identity. Cultural differences and societal attitudes in the host country may lead to feelings of marginalization or discrimination.
- 🔍 For assignees who identify as LGBTQI+, moving to a country with different views on gender and homosexuality can present significant challenges in terms of acceptance, rights and personal safety. Assignees may require support in navigating legal and societal considerations and accessing information about local LGBTQI+ communities and organizations.²⁵
- ⚙️ Employers play a crucial role in supporting assignees with multiple identities (where individuals may have separate and distinct personas in different contexts, such as a professional persona, another persona for public settings and a third persona for intimate and personal settings) and diverse backgrounds during international assignments. They should provide resources and training to enhance intercultural competence, promote understanding of diverse perspectives and foster an inclusive work environment. Support networks, employee resource groups and external organizations can offer guidance and assistance for assignees facing identity-related challenges. Employers should also stay informed about legal and societal considerations in different countries to ensure assignees' security and well-being.

KEY

- ✓ Summary
- 🔍 Insight
- ⚙️ Employer action

²⁵Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

4. Finances

- ✓ Relocating to a new country brings financial considerations like higher living costs, currency fluctuations, tax implications and unfamiliar financial systems. Uncertainty surrounding expenses, income and financial planning can create additional stress and impact the overall well-being of assignees and their families.
- 🔍 Assignees often face challenges related to managing their finances in a new country. Currency fluctuations and tax implications can add complexity to financial management. The uncertainty surrounding expenses and income can contribute to stress and affect the well-being of assignees and their families.²⁶
- ⚙️ Employers should help with financial planning, offer guidance on navigating local financial systems and taxation and connect assignees with resources or professionals who can provide advice on managing international finances. Employers should also provide information on the cost of living in the host country and resources to help assignees adapt their financial plans accordingly. This support helps alleviate financial stress and promotes the well-being of assignees and their families.

5. Security

- ✓ Assignees may face concerns related to crime rates, natural disasters, societal instability and political turmoil that can hinder their ability to perform at their best. Safety and security issues, in particular, can significantly affect women and children.
- 🔍 Employees may prefer to remain in locations where they feel comfortable, fulfilled and safe, which could limit the pool of employees willing to accept international assignments. The importance of health, safety and security has been heightened since the emergence of COVID-19, becoming a crucial consideration and priority for those considering expatriation.^{27,28}
- ⚙️ Employers can play a vital role in supporting assignees by addressing safety and security concerns. This includes providing country-specific updates on potential risks and establishing effective communication channels for assignees to seek assistance or report security concerns. By prioritizing safety and security, employers can help create a conducive environment for assignees to perform their best and feel supported throughout their international assignments.

²⁶DigitalCFO Newsroom. (2022). "Survey Finds Evolving Expat Landscape That Presents Challenges to Employers." (2022) DigitalCFO Newsroom. July 14, 2022.

²⁷Lazarova, M., et al. (2023). "Global work in a rapidly changing world: Implications for MNEs and individuals." *Journal of World Business*. January 2023.

²⁸Végh, J. et al. (2022)/ "'Should I Stay or Should I Go?'—Why the Future of Global Work May Be Less Binary: Lessons on Approaches to Global Crises from the Experiences of expatriates during the COVID-19 Pandemic." *Thunderbird International Business Review*. 65(1), pp. 21-37.

Figure 3. The expat lifecycle concerns: The employee needs matrix

Dominant challenges Most likely to impact assignment success	Pre-assignment phase	Honeymoon phase	Culture shock phase	Integration phase	Repatriation phase
Professional:					
Cultural adaptation	✓	✓	✓		✓
Work environment	✓	✓	✓		✓
Communication and relationship-building	✓	✓	✓	✓	✓
Travel	✓		✓	✓	
Career development and unmet expectations			✓	✓	
Employment status change			✓	✓	✓
Fairness in employment			✓	✓	
Insufficient organizational family support	✓	✓	✓	✓	✓
Personal:					
Emotional well-being and mental health	✓	✓	✓	✓	✓
Family support and integration	✓	✓	✓	✓	✓
Diversity and inclusion			✓	✓	
Finances		✓	✓	✓	
Security	✓	✓	✓	✓	✓

Please refer to [Figure 6](#), “Health and Well-being vs. Expat Assignment Challenges Matrix: Enhancing International Assignment Success,” to explore the specific types of benefit support that are necessary and available to assist employees and their families in navigating emotional, mental and physical challenges throughout the expat assignment lifecycle. The matrix provides valuable insights into how organizations can enhance the success of international assignments by addressing and mitigating these challenges through comprehensive health and well-being support.

Figure 4. Comparative FAQs about dominant challenges in international assignments: Examples of impact felt across assignment durations and industry verticals

Challenges	Frequent flyer/ rotational assignment (solo assignee)	Short-term assignment (solo or with family)	A rotational oil and energy sector (solo or with family)	Faith-based sector in a remote location (solo or with family)
Professional challenges: Cultural adaptation – FAQs 1.	How can I quickly adapt to different cultures and customs when I have limited time in each location?	What strategies can I employ to build strong relationships with colleagues and local stakeholders in a shorter period of time?	Are there any cultural nuances specific to the oil and energy sector in this particular region that I should be aware of?	What are the local religious customs, traditions and practices in the host country, and how can I respectfully engage and interact with the local community in accordance with their beliefs?
Professional challenges: Cultural adaptation – FAQs 2.	How can I make the most of my brief stays in each location to experience the local culture and make meaningful connections?	How can I balance immersing myself in the local culture while maintaining connections with my home country and maintaining my own cultural identity?	Are there any specific cultural protocols or norms I should follow when interacting with local stakeholders, government officials or contractors within the industry?	Are there any laws or regulations regarding religious activities in the host country that I need to be aware of and adhere to?
Personal challenges: Emotional well-being and mental health – FAQs 1.	Can my family at home still access the same quality of health care benefits?	How can I address my feelings of helplessness about not being able to help my extended family back home?	How can I adapt socially in a short period or time and cope with feelings of isolation?	What benefits and support are available to help us combat loneliness in my host country?
Personal challenges: Emotional well-being and mental health – FAQs 2.	How can I develop and maintain healthy habits on assignment?	Can I ensure continuity of treatment and medication between my home and host country? Can I take my medication with me?	Can I have access to counseling services in the host country?	How can we adapt to life and isolation in a remote part of our host country?

For detailed guidance on adapting to each of these scenarios and effectively addressing the unique circumstances of your employee’s next assignment, refer to the conclusion and recommendations section. This section offers information on how Aetna International can help you navigate the complexities of international assignments, ensuring that you can tailor your approach to meet the specific needs and requirements of each individual assignment.

C. Emerging challenges and trends

The concerns addressed in this paper have highlighted common challenges faced by employees and their families throughout the expat assignment lifecycle in the past 20 years. Additionally, evidence shows that certain challenges have had a notably detrimental impact on overseas assignments in the last seven years when not adequately addressed. And, things are always changing. COVID-19, social unrest and the rise of virtual work have significantly altered the dynamics of international assignments. Emerging challenges and trends will continue to impact assignments in the coming years, and new ones will emerge.

Here are six emerging challenges and trends to consider.

1. Technology and remote work

- ✓ The COVID-19 pandemic highlighted the feasibility and benefits of remote work, leading to an increased demand for flexible work arrangements among assignees. They now seek the ability to work from anywhere while overseas – be it home, a coffee shop, a shared workspace or the in-country office. They increasingly demand the ability to incorporate both in-person and virtual interactions to accommodate their individual preferences and circumstances.
- 🔍 The pandemic accelerated the development and adoption of technologies that enable remote work. On the upside, assignees can adapt their work environment to their individual preferences and circumstances, reduce travel time and save on commuting expenses and other costs related to in-office work. On the downside, being accessible 24/7 can reduce assignees' autonomy and affect work-life balance, particularly when they must deal with time-zone differences that require attending early-morning or late-night meetings. Work-from-anywhere also necessitates reliable technology infrastructure, access to video conferencing platforms, project management software and virtual communication channels.²⁹
- ⚙️ Organizations must provide assignees the technological resources they need while ensuring a healthy work-life balance. They should establish clear guidelines and policies for hybrid work arrangements, providing necessary technology tools and training, ensuring reliable internet connectivity, and fostering a culture of trust and communication.



Adapting to a work-from-anywhere culture

Employees are increasingly pushing the boundaries to define working remotely as working anywhere in the world. Many employers' remote work policies are narrowly defined as working from home and do not include benefits for employees who desire to be globally mobile and work from outside the United States without traveling officially for the company or on a global assignment.³⁰ Organizations should develop policies and guidelines to accommodate this trend:

- Update remote work policies and provide guidelines and requirements around tax obligations, the duration of the assignment and communication expectations
- Address legal and compliance issues such as employment law and data privacy in the host country
- Offer support and resources such as access to reliable technology infrastructure and training on global working practices
- Maintain clear communication channels
- Consider global compensation and benefits, such as cost of living, local employment laws, tax implications, health care coverage and retirement benefits

²⁹Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

³⁰Weinrich, N. (2022). "Pushing the Boundaries: Emerging Global Health Care Needs for a Work-From-Anywhere Culture." *Benefits Quarterly*, 38(4), 30-33. Published in 2022.

Aetna International conducted surveys among clients and brokers to assess the need for adapting international plans to include comprehensive health coverage in response to this trend, but the demand has not yet emerged prominently. Nevertheless, as the landscape continues to evolve, organizations – including Aetna International – must remain open-minded to the need to accommodate these shifts in employee preferences and work arrangements. Benefits providers must continue to actively reassess the potential for global benefits provision tailored to digital nomads (individuals who leverage technology to break free from the constraints of a traditional office-based job and still perform their work-based tasks) and comparable work-from-anywhere individuals. Staying responsive and adaptable is paramount to meeting the dynamic demands of employees and ensuring that their benefits harmonize seamlessly with their work arrangements.

2. Changing assignee demographics

- ✓ Employers are increasingly sending individuals with managerial and specific skills – not just high-level executives – overseas. These assignees often face quite different challenges than senior-level executives.
- 🔍 Managers and professionals in fields like IT and project management face unique challenges when working internationally, including limited control over their work and difficult working conditions. However, these challenges are often overlooked in discussions about international assignments. Organizations should develop strategies that address the specific needs and circumstances of these individuals.³¹
- ⚙️ From a talent management standpoint, it's crucial to identify high-potential employees, create career pathways and provide training and development opportunities. From an employee relations perspective, it's crucial to consider employment contracts, workplace policies, employee rights and the overall dynamic between employer and employee. Employers must also pay attention to the working conditions, autonomy and support provided during international assignments. This broader perspective acknowledges the importance of prioritizing employee well-being.

3. Diversity, inclusion and public vs. private personas

- ✓ Across the globe, attitudes around race, gender, sexuality and identity are shifting at breakneck speed – but not always at the same speed or even in the same direction. Therefore, diversity and inclusion are increasingly important considerations in international assignments.
- 🔍 Recent research in the field of international assignments has emphasized the importance of considering the interaction of gender, race, sexuality and other social categories of difference. These studies highlight the complexities faced by individuals in different national contexts, such as skilled professional women in male-dominated countries, single-parent households in traditional family-oriented cultures or LGBTQI+ expatriates in settings where homosexuality is socially unacceptable.³²
- ⚙️ Understanding the intersectionality of gender, race, sexuality and social categories is crucial to employee well-being and assignment success. During the candidate selection process, organizations should carefully balance the rights of employees to pursue international assignments with the potential challenges those individuals could face in certain contexts. And throughout an assignment ongoing support is essential.

4. Mental health and well-being following a trauma or crisis

- ✓ Recent years have presented countless examples of how quickly the world can change. In the aftermath of the COVID-19 pandemic, international assignees have heightened concerns about both their physical and emotional well-being. Employers must prioritize support for assignees who experience trauma or face significant challenges.
- 🔍 The post-2020 period has highlighted the importance of psychological support and resilience in the face of global challenges. Assignees' expectations regarding emotional well-being and mental health have evolved as a result. Employers must recognize and address the impact of traumatic events or crises on assignees.³³

^{31,32} Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

³³ Végh, J. et al. (2022). "Should I Stay or Should I Go?—Why the Future of Global Work May Be Less Binary: Lessons on Approaches to Global Crises from the Experiences of Expatriates during the COVID-19 Pandemic." *Thunderbird International Business Review*. 65(1), pp. 21-37.

- ⚙️ To support assignees after a traumatic event, employers should prioritize their mental well-being and provide tailored resources. This includes offering training sessions on stress management and resilience building and setting up employee assistance programs (EAPs) with counseling services and mental health support. Employers must also understand how national crises impact assignees and provide necessary information and protection.

5. Global mobility and employment relations

- ✓ More and more people are realizing that international assignment success relies on how the employee and their family are treated, not just on compensation, benefits management and performance evaluations.
- 🔍 Different types of workers are being assigned to work in different countries with different employment arrangements. Organizations need to adjust their policies and practices to fit the specific needs of each employee, taking into account their employment status, personal growth, pay and well-being. A comprehensive approach involving various stakeholders, departments and policies is essential to ensure the success and satisfaction of assignees.³⁴
- ⚙️ Employers need to address the unique motivations and aspirations of employees and their families, foster a healthy work-life balance, prioritize health, well-being and safety and plan regular check-ins to understand evolving needs. They should make sure pay and benefits are fair and transparent and provide support for the personal and professional growth of employees through specialized training and development programs. Regular communication, feedback and addressing any work-related concerns will help build a positive relationship with assignees, which will contribute to their success.

6. Repatriation and career development

- ✓ Some organizations fail to recognize how important the repatriation phase is to assignment success. After investing significant resources in previous phases, they mistakenly assume that all is well once assignees and their families return home.
- 🔍 Assignees' uncertainty during the pandemic over whether to stay abroad or return home heightened awareness of the challenges faced by assignees during repatriation. Neglecting this phase can leave assignees feeling undervalued and misunderstood, potentially prompting them to quit and take their valuable global experience and skills elsewhere. Employers should prioritize comprehensive support and resources for assignees throughout the repatriation phase.^{35,36}
- ⚙️ Employers must invest the same level of energy and input during the repatriation phase as they do at the beginning of an international assignment. This includes offering clear explanations, guidance and open communication channels. Tailored assistance can help assignees reintegrate into their home country's work environment and leverage their international experience. By offering support during repatriation, employers can retain valuable talent, prevent assignment failures and foster a positive organizational culture that embraces the benefits of international experience.

³⁴Lucio, M.M. and R. MacKenzie, eds. (2022). *International Human Resource Management: The Transformation of Work in a Global Context*. SAGE Publications, March 10, 2022.

³⁵Shortland, S. (2023). "Going Home: the Hardest Move." *Think Global People*, Winter, pp. 28-29.

³⁶Pucik, V. et al. (2023). *The Global Challenge: Managing People across Borders*. Edward Elgar Publishing Limited. 2023.

Conclusion and recommendations

Driving value and ROI

Well-executed international assignments bring substantial benefits to assignees and their families, while also driving organizational success. Although the current landscape may pose greater challenges than before, achieving positive outcomes for long-term corporate assignments is still attainable. However, it's crucial to recognize that smooth and successful international assignments require thoughtful planning and extensive support that goes beyond the expectations of many organizations.

Adapting to changing challenges

The expat lifecycle consists of five phases, starting from pre-assignment and ending with repatriation. During each phase, assignees and their families face various concerns, some common among expats and others specific to a person's singular situation. To achieve success, it's crucial for organizations to customize their approach and adapt to the ever-changing landscape of international assignments. Assignees and their families encounter challenges that are influenced by global events, shifting expectations and personal circumstances. Staying updated and responsive is vital for organizations with international employees. By actively addressing these changes, organizations can provide the necessary support and resources to ensure the well-being and success of their assignees throughout their entire expat journey.

Expat assignment evolution

Aetna International goes above and beyond in offering a wide range of health care benefits and well-being services to support assignees and their families throughout the expat assignment journey. We address the most significant challenges that can affect assignment success, providing comprehensive solutions tailored to specific needs. What's more, our extensive international experience, deep knowledge of health care and resource guides enable us to assist you in adapting your benefits strategies to align with emerging trends and meet the needs of international assignees and their families.

With over 60 years of experience in providing global medical benefits, Aetna International is well-prepared to support your organization. We offer comprehensive assistance to expats and globally mobile individuals, ensuring access to quality care in over 200 countries and territories. Our expertise extends to relieving you of the burdens related to health, well-being, emergency medical evacuation, safety awareness, work-life balance issues and day-to-day support for managers.

We handle all your employees' health care and well-being needs, so your organization can focus on making international assignments run smoothly. However, it's crucial to recognize that while we excel in providing health care benefits, there are certain aspects of relocating to another country that are best managed by global mobility and HR experts. **Figure 5** shows a quick view of the best way to meet all the needs of assignees and their families across the expat assignment lifecycle.

Figure 5. Expat assignment lifecycle comparison table: Health care benefits vs. global mobility and HR expertise

Aetna International assistance services	Global mobility and HR assistance services
<ul style="list-style-type: none">● International health care for physical and mental health● Emergency medical assistance● Emotional well-being services● Before-you-go checklist (pre-trip planning)● Global safety and security advice● Work-life concierge services● Manager assistance services● Life coaching● Destination guides● Health and well-being guidance● Repatriation support for mental, emotional and physical health	<ul style="list-style-type: none">● Financial, tax and pension advice and planning● Security evacuation assistance● Language and cultural adaptation● Relocation logistics and administration● Career progression● Legal and regulatory

How Aetna International can help

All the services and benefits Aetna International provides are recognized as valuable resources for assignees at every stage of the assignment lifecycle. **Figure 6** illustrates the specific challenges that each service can effectively address, regardless of when it's needed during the international assignment.

This highlights the versatility and applicability of the services, demonstrating their ability to provide solutions and support throughout the entire duration of the assignment.

Figure 6. Health and well-being vs. expat assignment challenges matrix: Enhancing international assignment success

Aetna International Benefits and Services Description	Health care and well-being				Practical pre-trip medical planning	Security	Organizational and admin support, cultural adaptation, job and work environment			
	International health care and telemedicine	Emergency medical assistance	Emotional well-being services	Bite-size health advice	Before-you-go checklist	Global safety and security advice	Work-life services	Manager assistance services	Life coaching	Destination guides
Challenges that impact international assignment success:										
A. Typical expat assignment lifecycle challenges										
Pre-assignment	✓		✓	✓	✓	✓	✓	✓	✓	✓
Honeymoon	✓	✓	✓	✓		✓	✓	✓	✓	
Culture shock	✓	✓	✓	✓		✓	✓	✓	✓	
Integration	✓	✓	✓	✓			✓		✓	
Career development	✓	✓	✓	✓			✓	✓	✓	
Repatriation	✓		✓	✓	✓	✓	✓	✓	✓	✓
B. Dominant challenges most likely to impact assignment success										
Professional	✓		✓	✓			✓	✓	✓	
Personal	✓		✓	✓			✓		✓	



The services we offer

Among the services we offer to support the requirements in [Figure 6](#):

- ✓ **International Care Management program**, which provides support for the health and well-being of our members while they're overseas, including acute and chronic condition support, health coaching, enhanced maternity program, transgender support services and so much more
- ✓ **Pre-trip and repatriation care management** consultation, planning and support
- ✓ **Emergency medical evacuation services** in the event that you or a loved one has a medical emergency
- ✓ **24-hour Nurse Line** for access to qualified nurse support in the U.S. We also have an international nurse capability
- ✓ **Virtual telemedicine**, providing on-demand access to accredited primary care doctors
- ✓ **Pharmacy solutions** in the U.S. through CVS Caremark® and internationally through our expatriate pharmacy solution.
- ✓ **MinuteClinic®** offering over 125 services and treatments inside the U.S.
- ✓ **Digital well-being and behavioral health self-help tools including:**
 - **WYSA app**, a confidential emotional support app featuring a 24/7 AI chat bot, 150+ self-help tools and access to professional coaches via text
 - **myStrength**, personalized digital support for depression, pain, substance abuse and more
- ✓ **Professional well-being and behavioral health services including:**
 - **Therapeutic counseling**, for 24/7 support and short-term therapy
 - **Work-life services**, concierge referrals to local professional services and more
 - **Manager assistance services**, managerial counseling to assist with the unique challenges in your role
 - **Life coaching**, to help you achieve motivation, growth and positive change
- ✓ **Global safety and security assistance**, which offers insights and intelligence about your host country, expert safety advice, personalized safety briefings and SMS alerts on safety or travel-related disruptions

Research Methodology

A quick view of our research and validation process:

I. Defining the research problem

- Examining traditional challenges faced in the expat assignment lifecycle
- Determining the challenges that have intensified or become more demanding in the last 5-7 years
- Exploring emerging trends that influence the expat assignment lifecycle

II. Research intent

Uncovering the evolution of challenges and trends in the expat assignment lifecycle

III. Platforms:

- Scholar.Google.com
- Google.com
- Books.Google.com

IV. Search term examples

- Evolution of challenges in the expat assignment lifecycle
- Arduous aspects in expat assignments in the last 5-7 years
- Emerging trends in the expat assignment lifecycle
- Examining historical perspectives on challenges in the expat assignment lifecycle
- Identifying recent studies highlighting arduous aspects experienced by expatriates
- Exploring books and publications discussing emerging trends impacting expat assignments

V. Research findings

- Evolution of challenges: Charting the transformation of traditional challenges and their contemporary manifestations
- Arduous aspects: Highlighting specific challenges that have become notably more difficult or demanding in the past 5-7 years
- Emerging trends: Identifying new patterns and developments that influence the expat assignment lifecycle

VI. Implications and recommendations

- Understanding the shifting landscape: Adapting strategies and support systems to address evolving challenges
- Mitigating arduous aspects: Offering targeted solutions to alleviate specific demanding elements in expat assignments
- Embracing emerging trends: Adjusting policies and practices to capitalize on new opportunities and address emerging challenges

About Aetna International

When it comes to the expertise and innovation of Aetna International, our focus begins with the health care benefits plans we offer and the flexibility they provide. We have a wide range of plan designs available that can meet your company's needs. Furthermore, our international expertise allows us to address unique challenges that may not be covered by traditional health plans. We have experience in various verticals, including faith-based organizations, inpatients with specific care expectations, and government organizations with special requirements. We also specialize in serving groups facing population health challenges.

In line with our commitment to simplifying the international health care experience, we have recently enhanced our fully insured plans. Care received outside of the U.S. is now covered at 100%, with no deductible and no coinsurance. With our comprehensive solutions, we are dedicated to meeting your organization's unique needs and ensuring peace of mind for both companies and employees.³⁷

On your side and by your side



Seamless member experience: We prioritize delivering a seamless member experience as your partner.



Customer-centric approach: We understand that the health care experience that matters most is the one you provide to your people.



Dedicated team: Our dedicated team comprises Senior Sales Executives, Account Managers, Associate Account Managers and Plan Sponsor Liaisons.



Global expertise: Our team is supported by global experts to ensure your administrative and service needs are met.



Qualified account management: Our highly qualified account management teams are equipped with expertise in areas such as international compliance, financial/underwriting, market initiatives, network strategy, expansion and legislative changes.



Best-in-class customer experience: We strive to provide a best-in-class customer experience through formal and informal training programs.

³⁷Not applicable for Cayman or U.S. territories; other coverage limits apply.



Healthier happens together™

Simplifying the international health care experience



No deductibles or coinsurance: We have eliminated deductibles and coinsurance on all our fully insured plans for care outside the U.S.*



Making health care more accessible: Our broad global network makes access to care more convenient.



Zero out-of-pocket expenses: Employees pay nothing out of pocket when getting care from providers in our direct-pay network.



Integrated capabilities: Our integration with CVS Health® and Aetna® makes us one of the most connected health benefits providers in the world.

Take the next step towards unlocking the full potential of your organization's international assignments with our health care benefits and well-being solutions.

Our expert sales advisors are ready to guide you through the process and help you explore the tailored options that best meet your unique needs. Contact us today to schedule a consultation and discover how we can support your organization's goals and deliver a seamless health care experience for your employees.

*Not applicable for Cayman or U.S. territories. 100% coverage includes no deductible and no coinsurance for care received outside of the U.S.; other coverage limits apply.

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