



aetna®

# What is wellness?

Expat Family  
Health & Wellness  
Survey 2018

*"What does wellness really mean to globally mobile families? What role does it play in their lives and how do they maintain it?"*



**50.5 million**  
expats worldwide

That's more than the population of Canada, Spain or Colombia.

Source: Finaccord.com

# Welcome

Welcome to Aetna International's first What Is Wellness? Expat Family Health & Wellness Survey 2018.

The concept of 'wellness' is vast and means different things to different people. The primary objective of the study is to answer the survey's title question: What is wellness? We have begun to explore the concept of wellness by focusing on two main subject areas:

1. Health and wellness;
2. Life in the expat and globally mobile community.

We also want to explore and understand the drivers and challenges for expats in achieving wellness — according to their own definition — in their lives.

Other organisations conduct surveys of expats, international living and global health care and there are hundreds of online articles about health and wellness. But what does wellness really mean to globally mobile families? What role does it play in their lives and how do they maintain it?

Large quantitative data sets give a good steer on trends, but we want to tell the stories behind the stats, and so we spoke to 32 families from a range of countries who are living internationally. We spoke to them about family, diet, exercise and health care amongst other topics, to build a clear and compelling picture of life away from home.

Whether you are an expat, globally mobile or moving soon, we hope you find this survey both insightful and entertaining — there are certainly some great stories from the families we spoke to, stories that really show what wellness means within the expat community.

**Richard di Benedetto**  
President, Aetna International





# Contents



## **5 What is wellness?**

12 The evolution of health care



## **13 Living away from home**

20 Benefits of expat living

22 Third culture kids

24 Challenges to wellness away from home

27 Placement and prevention

35 The pros and cons of travelling for treatment



## **39 Education**



## **42 Health and health care**

48 Expats on assignment: high demands, high stress

50 Diet and fitness

57 Virtual health

60 Virtual health case study

61 Challenges to virtual health

69 The role of insurers

72 Who's responsible for your health?



## **73 Personal security and safety**

## **78 Summary and conclusions**

82 The research

# Meet the families

We spoke to 32 expat families who now live in either Mexico, Singapore, Nigeria, India, Hong Kong, Canada, Spain or Dubai. This map shows where they are from.





What is  
wellness?





# What is wellness?

While most people have an idea of what wellness is — the elements it includes — its definition is still subjective

Google Trends shows that there has been growing interest in wellness and 'wellbeing' over the past five years, but what do these terms mean and what is the difference between them?

Wellness is broadly understood to mean a state of general health closely associated with various aspects of one's lifestyle. The term is sometimes used interchangeably with wellbeing, although wellbeing is often associated more with a mental state than simple physical health.



*Wellness is an important way to express the broadest perspective on all aspects of personal wellbeing.*



In 2016, Global Wellness Institute Chair Susie Ellis stated that ambiguity and semantic overlap was set to change. Ellis predicted that wellness would be more firmly associated with health and prevention, while wellbeing would become more associated with happiness.

But at the end of 2017, ask 12 different people what they mean, and you'll get 12 different answers.

Wellbeing has been a subject of study for decades. The fact that wellness is used more and more implies that there is a need to differentiate between wellness and wellbeing. There is certainly growing interest in the topic of personal physical and mental health as a whole, and that's just in the West. We want to understand what wellness means to people who live away from their home country — and how they maintain it. This is of course the most important part of this study: learning not just what wellness means, but how expats can achieve it.

The families we spoke to in our survey showed clear recognition of the term wellness and, for most, it has meaningful associations — it isn't dismissed as jargon.

Wellness is an important way to express the broadest perspective on all aspects of personal wellbeing with the crossover between physical and mental wellbeing being clearly recognised by the majority

of respondents. When prompted, our participants stated that wellness is generally seen as holistic as well as being 'worked towards' rather than just happening.

For many it is synonymous with quality of life more than quality of health.

Most of the people we surveyed agreed that wellness covers the broad, holistic sense of wellness as a 'state' rather than an 'outcome'.

## Top 10 countries for health and wellbeing

1. Taiwan
2. Austria
3. Denmark
4. Sweden
5. Finland
6. Germany
7. Japan
8. Norway
9. Portugal
10. Costa Rica

## The bottom 10 countries for health and wellbeing

1. Kazakhstan
2. Uganda
3. Brazil
4. Peru
5. Vietnam
6. Indonesia
7. China
8. Cambodia
9. Myanmar
10. Nigeria



## Physical health

Access to outside space is a prerequisite for both physical and emotional wellness. For many, this is much better than being able to visit a gym on a regular basis.

In addition to this, a large majority said that 'physical' health, through the medium of exercise and an absence of illnesses, contributes to their overall wellness.

***"It's health: physical, emotional and spiritual."***

– Kirwan-Elliott family (Australians in Hong Kong).

***"It includes mental, physical health and your finances. My whole total being."*** – Godwin family (Americans in Nigeria).

***"Physical, mental and social health."***

– Ali family (Kenyans in Nigeria).

Having a good support system around you and feeling secure is seen as one of the key elements of achieving wellness. Being around family and friends is vital, along with financial stability and the health of those closest to you. The absence of these can lead to feelings of anxiety, depression, loneliness and isolation.

For those moving to live in another country, this element of wellness isn't achieved immediately because of the numerous stress factors.

The Kumarswamy family looked at wellness in a more literal sense. Referencing a trip to a spa or hotel suggests

they feel that wellness could be seen as a commodity that can be 'purchased' rather than just being something that is achieved through health and lifestyle.

***"Wellness makes me think of a spa or hotel. But also having a healthy lifestyle, not getting sick or having serious physical issues."*** – Kumarswamy family (Indians in Dubai).

Others had more simple interpretations of wellness.

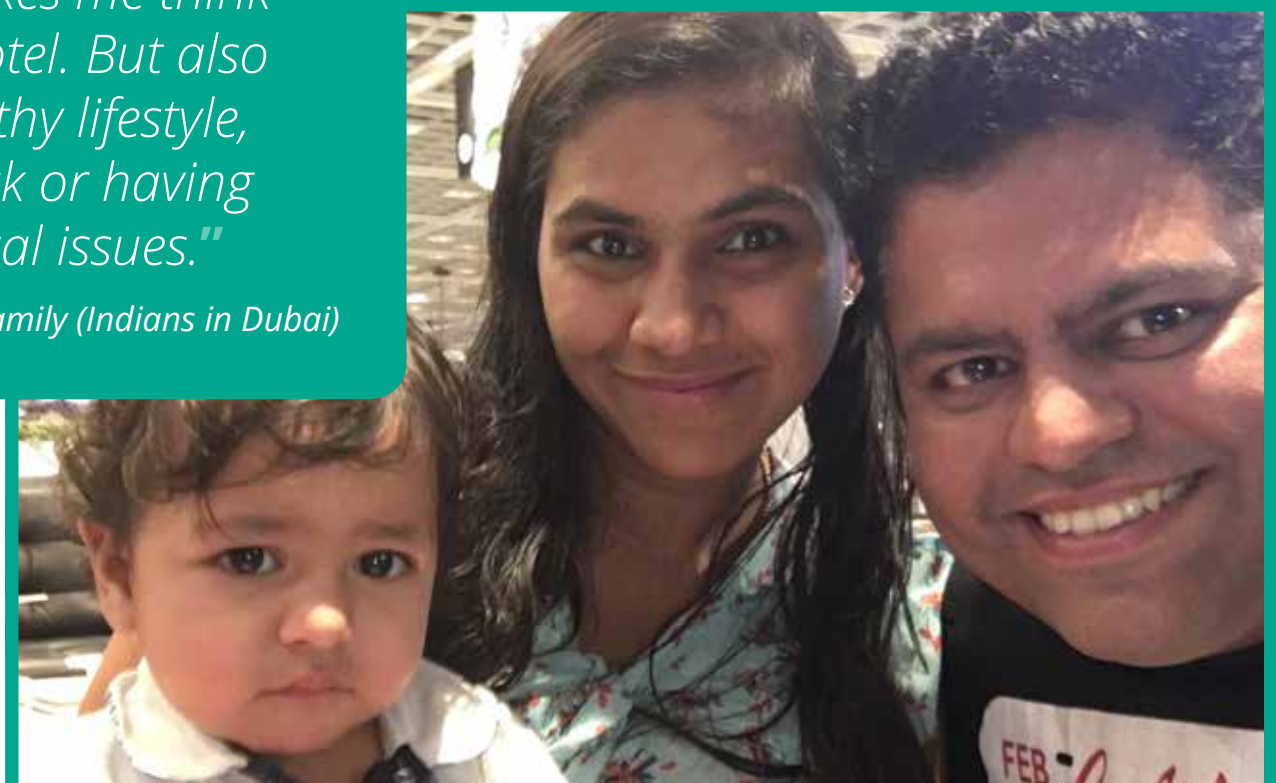
***"It means nothing's wrong with you, you maintain health and you're not stressed."*** – Lynch family (Americans in Mexico).

***"General lifestyle, health and happiness."***

– Sek family (Chinese in Singapore).

*"Wellness makes me think of a spa or hotel. But also having a healthy lifestyle, not getting sick or having serious physical issues."*

*The Kumarswamy family (Indians in Dubai)*







*"Wellness means nothing's wrong with you, you maintain health and you're not stressed."*

*The Lynch family (Americans in Mexico)*







*"Wellness is peace of mind, knowing you're taken care of, having doctors nearby and access to gyms."*

*Lagnado family (Brazilians in Canada)*

# Wellness means...

*"It's knowing that if somebody in the family was sick they would be protected."*

*Holton family (Britons in Spain)*

*"It's having a social support system around you. It's feeling productive. It's what you eat and having access to fresh air!"*

*Sharma family (Nepalese in India)*

*"Wellness is holistic, physical, emotional and being at ease in the space you're in."*

*Anonymous*

*"A state of physical, mental, emotional and spiritual health. When someone is healthy all round."*

*Agbo family (Nigerians in India)*

*"Wellness is being healthy, in good spirits, having a mindset where you can function nicely. You are content with your situation. You have a good immune system and spiritual health."*

*Hargreaves family (Americans in India)*

*"Wellness means happiness. Achieving self-actualisation. Doing what fulfils you. Life is balanced and you have time with the kids, not just work."*

*Brown family (Finns in Singapore)*



## Exercise days

<b>US</b>	135*
<b>Spain</b>	131
<b>France</b>	116
<b>Sweden</b>	115
<b>UK</b>	108
<b>Germany</b>	101
<b>Italy</b>	96
<b>Holland</b>	93





# Mindfulness

Even for those who embrace the concept, mindfulness is subjective and more variety is found in its definition than wellness. To some it is about feeling happy and content with your situation and being appreciative in that moment. To others it's more spiritual — which applies to both religious and non-religious circles. The Prusty family saw mindfulness simply as "spending time with each other as a family, also friends and our wider family."

## Spirituality

For the Hargreaves family (Americans in India), spirituality is an important aspect of day-to-day life, coming from a Hari Krishna background.

*"We wanted our kids to have a similar upbringing, which was part of the reason we moved. Spirituality plays a big role in our lives"*

Waqas and Safia Javad don't practise mindfulness in the form of yoga or meditation but,

*"practise prayers — which is a form of meditation. Religion is a part of our daily life."*

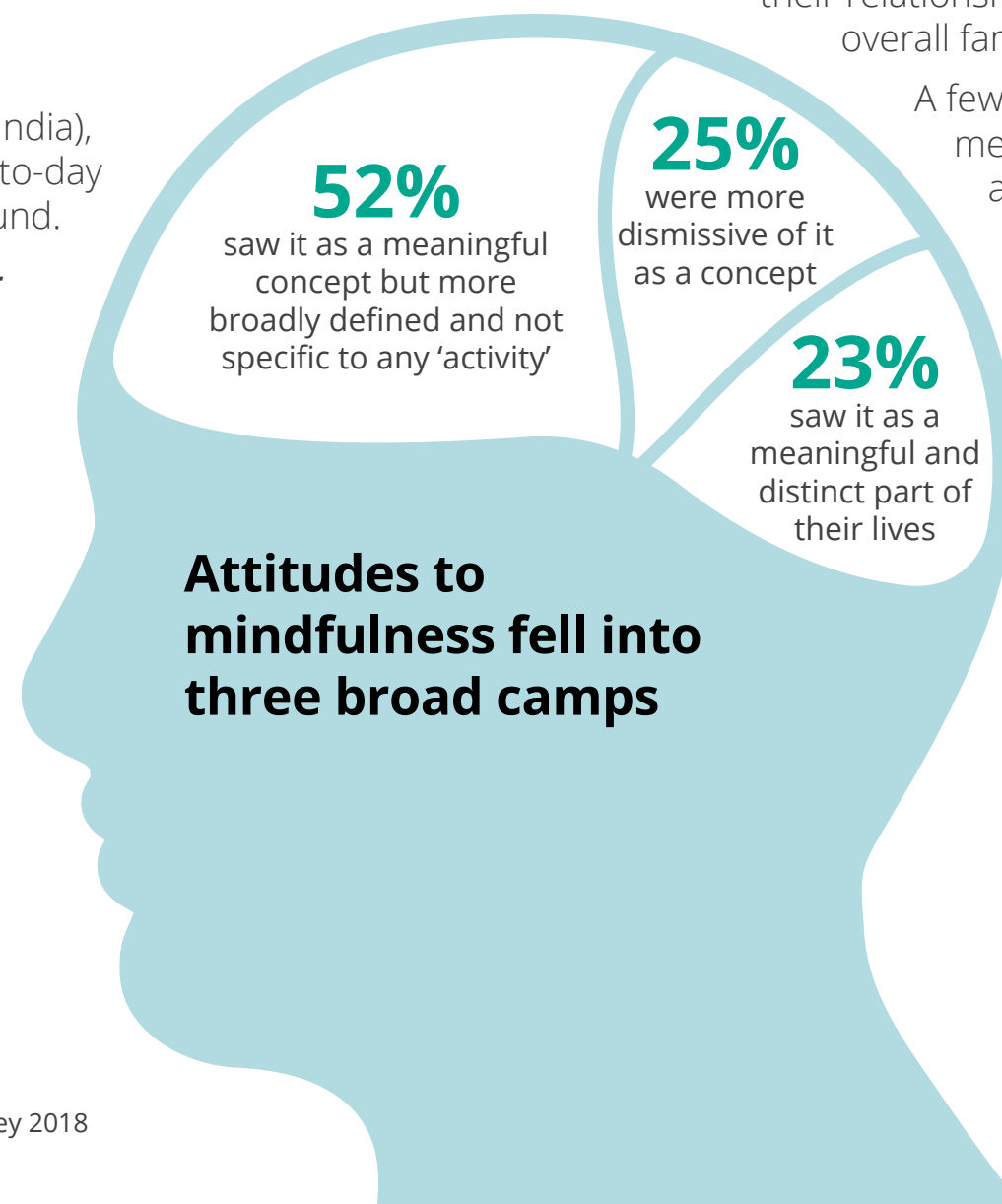
## Holistic approach

The Sek family (Chinese in Singapore) had a more holistic (and yet practical) view, saying: "it's mental and spiritual, but it's also time away from the baby!" So, mindfulness isn't just a mental state: having time as a couple outside everyday monotony is just as important for achieving a sense of mindfulness as maintaining general mental health. This helps to maintain their relationship with each other, as well as the overall family's happiness.

A few of our families said that they meditated and ring-fenced time away from everyday life for it.

The Mortlemans (Australians in Spain) said that they had tried meditation as a family:

*"We've just started to try meditation as a family, the girls find it a bit funny and start giggling but that all helps too. It's part of being a healthy person."*





## Aetna Insight

Picture a team of health care professionals — doctors, nurses and professionals — engaging with you in your community. They aren't just waiting for you to get sick, they're working together to help you achieve your personal health goals.

For example, Aetna International's clinical teams, benefits and services do more than simply react to customers' chronic and acute health care needs. Instead we continually develop and deploy a multi-disciplinary, holistic approach to actively connect with members.

But why do it this way? Why not just pay the bills? We recognise that better health care starts with developing an understanding of people's health and wellness needs and goals, as well as the social and economic factors that impact those goals. And Aetna International works alongside people to achieve these goals.



### Positive culture

A culture shift is happening in wellbeing. More and more people are taking control of their wellbeing. People are making the effort to educate themselves as well as making positive changes: eating well, exercising, not smoking, drinking in moderation, reducing stress levels, acknowledging that mental health issues exist.

We believe that health insurers should be responsible for the health of the people they insure. Health insurers have traditionally been just bill payers, but it makes complete sense for organisations such as Aetna International, who are transforming from an insurance provider to a health and wellness partner to make sure that our customers are kept well.

Why? Ultimately, the goal is the same: to keep customers healthy, prevent illness and reduce the need for treatment. This way, everyone benefits.

### Expat life

Being a stranger in a strange land can exacerbate or bring on depression and other health problems. For expats, working in an unfamiliar place, removed from friends and family, can be a recipe for disaster. As part of keeping people healthy, we focus serious attention on expat health and wellness to explore potential solutions. We begin by better understanding the people we serve. And even small surveys and personal stories have a role to play — just like our What Is Wellness? survey.

#### Dr. Lori Stetz

Senior Medical Director  
Aetna International







**Living away  
from home**



# Living away from home

Relocating to a foreign country affects all aspects of family life, but how do its challenges and benefits affect expat family wellness?



The families that contributed to the research varied in almost every way, from their locations and lifestyles to their attitudes and beliefs. We did however see a unifying thread: none seriously regrets the decision to move and all have a will to make things work. Every family recommended moving abroad to live, but with the proviso that you need to be willing to make sacrifices to achieve the benefits. Things like time with friends and family, security (sometimes in more than

one sense) and familiarity all have to be put to one side. Expats have to accept that it won't always be an easy transition initially and that it takes time to settle.

Although some of our families happily use words like 'paradise' and 'dream', they recognise that real life isn't all like that. All the more so if you have a family with you: "The focus isn't on the individual, it's on the family unit." – Leung family (Hong Kongers in Singapore).



## Family wellbeing: highest rated countries

1. Finland
2. Netherlands
3. Norway
4. Singapore
5. Israel
6. Costa Rica
7. Czech Republic
8. Sweden
9. Japan
10. New Zealand





*"If a job came up in any part of the world, we'd consider the move there because we're not really 'from' anywhere."*

*Mortleman family (Australians in Spain)*



The Mortleman's dog

## Novelty

The novelty of a move to a new country only lasts a few weeks, then the transition from vacation to a new reality happens. That's not to say that the reality is bad, it's mostly positive, but it's not a 'holiday'.

*"If you move thinking that 'we had a great month there before' or 'it was the best time for a week', then you're quickly going to be disappointed. You don't maintain the glow for long, you can't. Relocating isn't a trip. Treat it like it's forever."* – Anonymous.

## Globally mobile

Nearly half of the people we spoke to had lived in multiple countries before settling where they are now and many of them self-identify as 'global citizens':

*"I'm not Nicaraguan, Canadian or Mexican, it doesn't matter what's on my passport, I'm not defined as any of those"* – Astacio family (Canadians in Mexico).

*"If a job came up in any part of the world, we'd consider the move there because we're not really 'from' anywhere. We're a mix of several nationalities and a bit of where we're living. But the dog is definitely British!"* – Mortleman family (Australians in Spain).



## Career versus lifestyle

Most of our families moved due to career opportunities — although even this hasn't been a simple case of relocating with the same employer. The definition of a career opportunity for some included the ability to pursue "greater possibilities and realise my potential, not just more money and a better role."

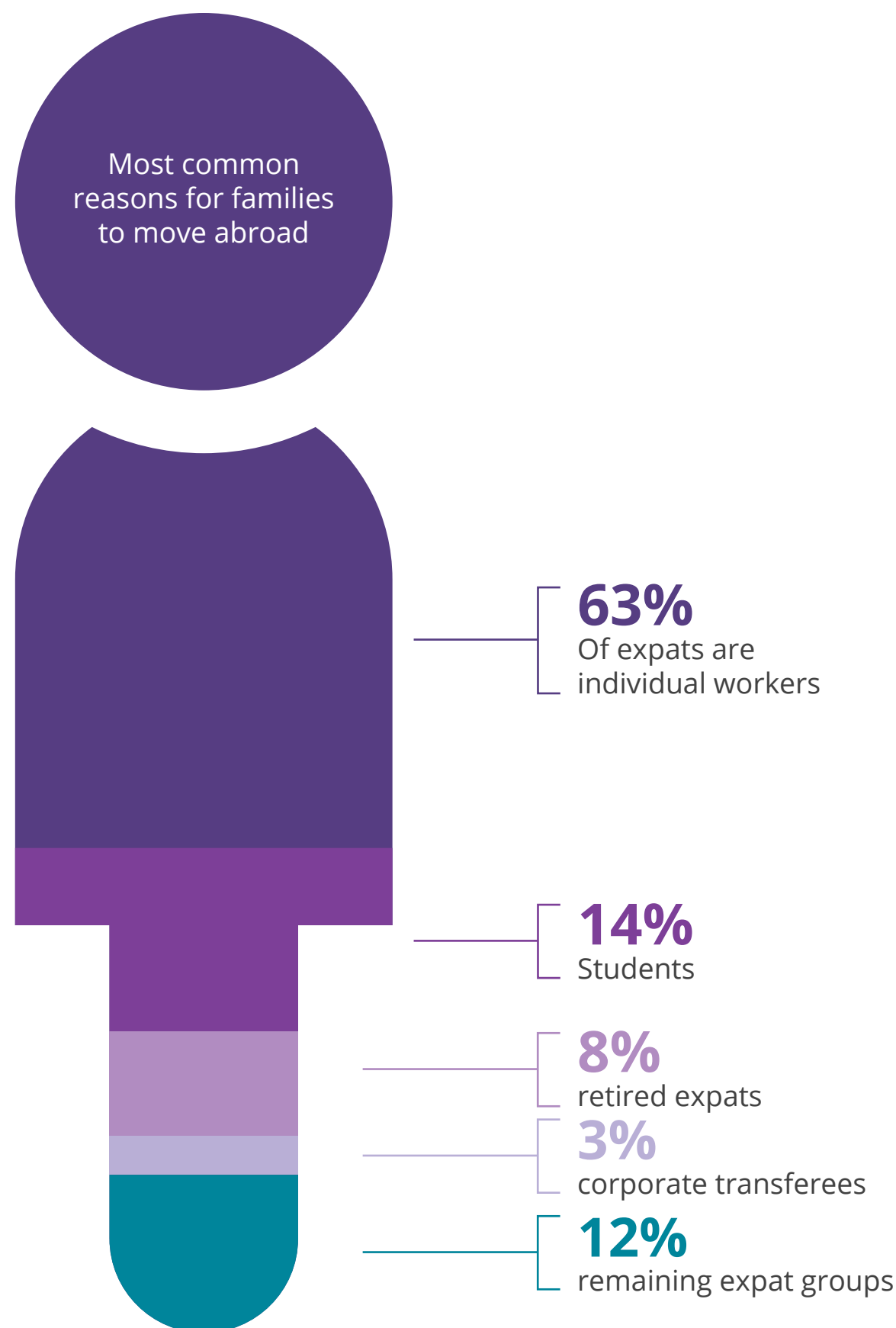
### Money versus experience

In fact, for the majority, relocating wasn't primarily about money, it was about the experience and the lifestyle — and this clearly reflects in their views of wellness and overall family wellbeing.

Those who moved for the money seem most likely to be disenchanted with more aspects of life away from home and see the experience as part of "a short-term stage in a long-term plan."

The Leung family (Hong Kongers in Singapore) might fall into this category. They moved with all of the relocation support and back-up that comes with a fixed assignment but explained that:

*"It was very difficult initially and we weren't too happy, but the second year has been better than the first."*







## Career move

Regional differences come into play to an extent here, with those moving to destinations like Hong Kong and Dubai much more likely to be completing a specific assignment and for a fixed period.

This can dictate their attitude to all aspects of life:

***"I'm not putting down roots or planning a future here, so if I can make things as easy as possible for the short term I will. It's all about the money and I know it's just a two-year contract. It's not that it's bad here — in some ways I feel very lucky, but in others I would rather have stayed at home."*** – Cherry (Filipino in Hong Kong).

There were some exceptions to this widely defined sense of moving for 'career'. These included the Sharma and Agbo families, both of whom moved to allow one parent to study:

***"It will open up a new set of possibilities for me and then I'll move again maybe to complete a PhD. Maybe Europe and particularly Denmark because the education system there, for our child, is very good."*** – Sharma family (Nepalese in India).

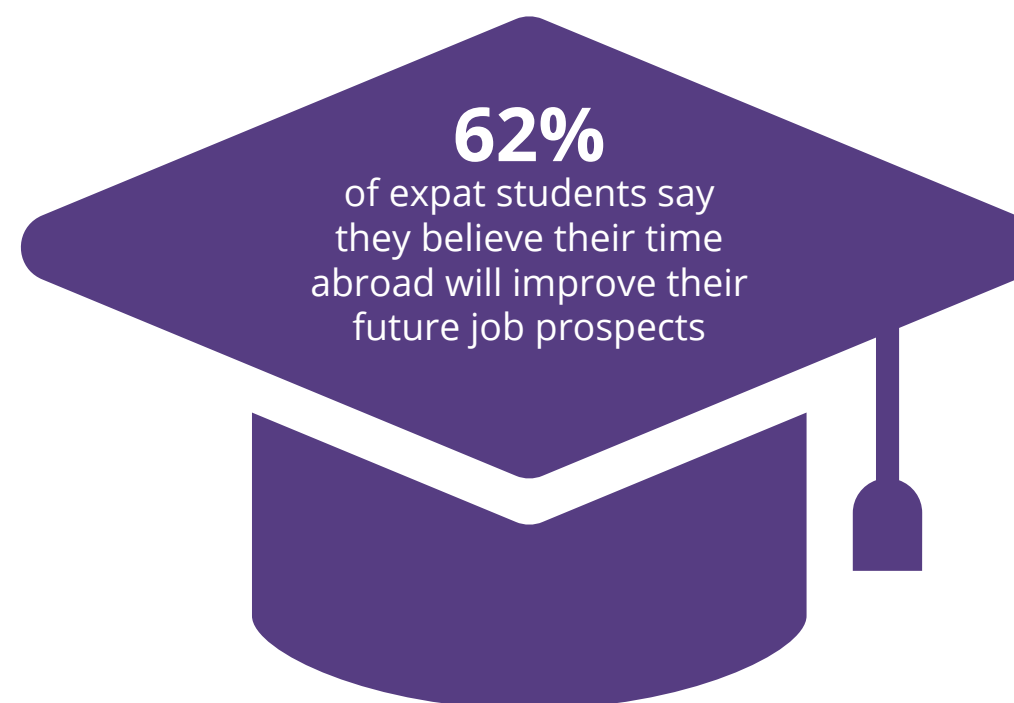
## Emotional ties

The Hargreaves family (US) moved to India for both nostalgic and financial reasons; Mrs Hargreaves had lived in that part of India as a child and wanted to give her children the same experience. This is one specific

example of a recurring theme of parents moving to expose their children to other cultures and situations as a means of shaping them for the future; a strong desire to give the family the broadest possible horizons.

However, the reality isn't always that simple as the host country culture is sometimes seen to be less 'developed' than the home country.

The Mortelmans in Spain say, "It's 20 years behind in its social perspectives, even environmentally it's a bit behind." Meanwhile the Hargreaves in India say, "You have to fight for whatever is yours here."





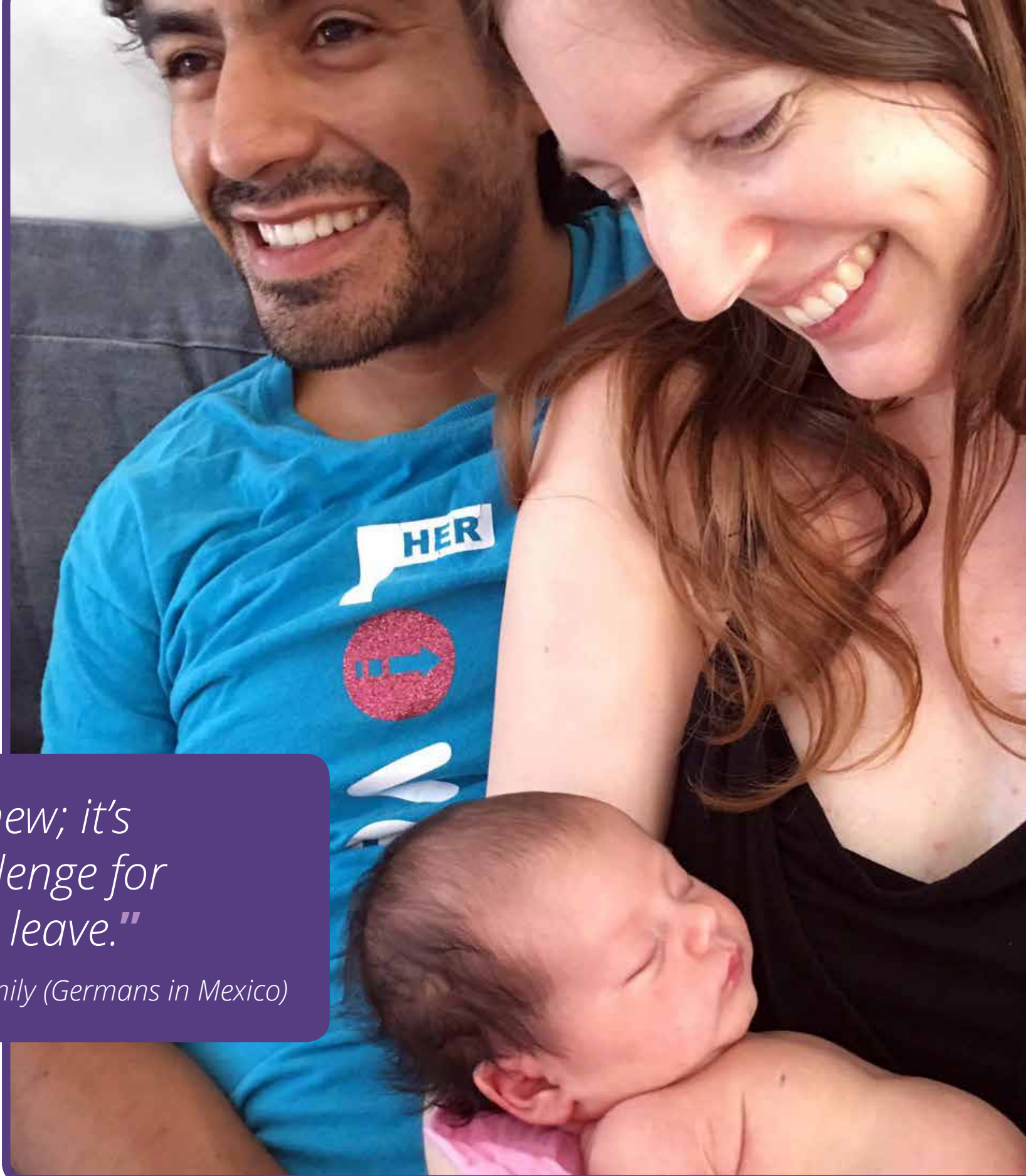
## Children

Most of the families we interviewed have lived in their new country for fewer than five years, so we were building a picture based on relatively recent experiences and perspectives that still relate back to their 'home' country (or in some cases, the previous host country). In those five years, several of our families had grown and new babies had been born in, or had spent their early years in, a new country.

This creates an interesting and relevant context for parents who are planning to move again or move back.

*"For him it's nothing new; it's all he knows. The challenge for him will be if/when we leave."*

*The Vogt family (Germans in Mexico)*







## Future plans

There were almost as many different plans for the future as there were families but they can be broadly classed into one of four categories:

*"We'll be moving back."*

*"We'll be moving on."*

*"We don't plan to go anywhere."*

*"We'll see what life brings."*

### Moving back

Amongst the 'moving back' group are Cherry's family in Hong Kong. They moved to fulfil a specific, time-limited contract and have every expectation of returning home (to the Philippines) after it is completed:

*"I'm here for a fixed time and a fixed purpose. I moved for the money and I'm looking forward to getting home."*

### Moving on

The moving-on families include the Witters who are living in Nigeria but feel that there is a finite amount of time that they need to stay there. The family moved out

in stages, with Mr Witter making the first move in 2013. The rest of the family joined in 2014/5. The Witters have been setting up a solar energy company and need to be living there to do that, but they can see the time when it will run as a business without hands-on involvement:

*"That could be next year or two years and then we don't need to be here, that piece is done."*

*"Life isn't A-to-B, it's E-to-J-to-Y."*

### Staying

Angela (not her real name) is firmly in the 'don't plan to go anywhere' camp having moved from the US to Canada. Difficult domestic circumstances meant that the move was more necessity than choice and moving back isn't a realistic option. A new life in Canada with her three children is

the future — albeit with its challenges — not a staging post for the next move:

*"I had a powerful context behind my move and I have no plans to go anywhere. I certainly won't be moving back."*

### See what life brings

Several of our families have the 'see what life brings' mentality. This is most common amongst the 'serial movers', those who have a less defined sense of where they are from, including the Mortleman, Astacio and Vogt families. These family groups all have children born in more than one country, to parents with different nationalities — and have relocated more than once:

*"Life isn't A-to-B, it's E-to-J-to-Y."*



# Benefits of expat living

Most expat families living in most places find some aspects challenging while others bring welcome benefits — especially the climate

There is a long list of potential benefits of living away from home — but not all expats would enjoy all of them. Aspects of expat living can be seen as a benefit or disadvantage depending on who you ask.

Our respondents reflected what reports, articles and surveys reveal: the list includes everything from culture and climate to career and lifestyle. Our families help describe how these things affect their wellness while living away from home.

## Access the outdoors

Some say it can be a challenge but, without question, climate plays an integral role for many families and warm weather can be the essence of healthy living. Overall wellness is cited as being better in warmer countries because it allows people to be outdoors more. Simply having access to parks and outside spaces is beneficial to many of those we spoke to.

Even in built-up cities (such as Pune, Dubai and Hong Kong Island) the ability to access

facilities for fitness and recreation is seen as both easy and critically important.

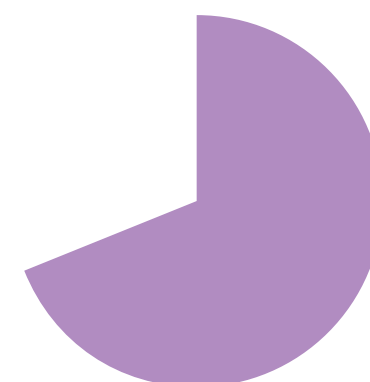
For the children especially, being in a warm climate means they are able to enjoy playing more sports, stay outside longer and generally be more active.

Spain and Nigeria (and to an extent Hong Kong and Singapore) were the countries where this was most evident:

***"We live outside. The kids can run and hike and swim until 9pm or later and it makes such a difference to us as a family."*** – Mortleman family (Australians in Spain).

Hotter (and drier) climates also deliver benefits for other reasons. Of living in Spain, Ennio (17) says:

***"My skin is so much better now, I don't have to use Clearasil or anything harsh, the sun just clears it up for me."***



**69%**  
of expats  
declared their  
health is as good,  
or even very  
good, compared  
with only...



**...58%**  
of people who  
had only lived  
in one country.





*"It's great to get different perspectives on how people live their lives — it makes you a better person."*

*Bibhuti Prusty (Indian in Canada)*



### Best countries for family life

1. Finland
2. Sweden
3. Czech Republic
4. Denmark
5. Norway
6. Costa Rica
7. Singapore
8. Spain
9. Netherlands
10. Bahrain

### Culture

Exposure to cultural diversity is a fundamental benefit. Parents particularly like the fact that their children are growing up in a global environment and living an 'international lifestyle'. As a major benefit it is viewed as connected to a sense of wellbeing through wider horizons and a more positive self-image.

The fact that families — and children in particular — could be bilingual (trilingual in some cases) is a major benefit for future employability and wider emotional wellbeing.

***"My kids will be growing up speaking two, three or even four languages."***

The Lagnado family moved to Canada not only because of quality of life and finances etc. but they both have different heritages from the countries in which they were born (Italy and Japan), and they felt more culturally included in Canada than Sao Paulo, Brazil.

If you make the effort to absorb the culture of your host country and assimilate wherever you can it makes living away from home seem much more likely to be beneficial in the immediate and longer term. We heard many people say that if you're going to go to another country then appreciate that it's not your own and mingle with the locals. Get a feel for how to communicate and appreciate their culture and language:

***"We love being able to travel around. You're only ever a couple of hours away from cool places on a plane."***

***"I love being able to immerse myself fully into the culture. Whenever friends come to visit there's always something new to do and explore. Hong Kong is only as big as London so it only takes 1.5 hours max to ever get anywhere. One minute you're mountain climbing, the next you're at the seaside or paragliding. But you can still see skyscrapers in the distance. It's very diverse."*** – Shiroy family (Britons in Hong Kong).

"It's great to get different perspectives on how people live their lives — it makes you a better person," explains Bibhuti Prusty, an Indian in Canada. "You have to be careful not to offend different cultures by giving the wrong signs, or using the wrong language etc. That's a challenge in itself."



# Third culture kids

We interviewed people who grew up abroad to find out what they thought they'd gained or lost as a result



Aetna International want to understand the received wisdom about 'third culture kids' (or TCKs), that they are better adapted to life anywhere but have issues around identity and loyalty. We interviewed 11 individuals who grew up away from their home country or the country of their parents. You can read all of the interviews and our analysis on the Aetna International Explore Hub. Here are a few of the key findings:

- Most of our group were proud to be open-minded, proud of understanding cultures and having experienced them. They enjoyed being able to talk knowledgeably about the world. While the group didn't necessarily withdraw from those with a different world view, they identified what they perceived as insular views quickly and with ease.
- Our group expressed a sense of responsibility to represent the world among "the narrow-minded" — to be the voice of a nation or culture that isn't there to defend itself; often taking the position that an entire argument is flawed, not just another point of view of the other.





*Most of our group were proud to be open-minded, proud of understanding cultures and having experienced them.*

- From our group's responses, there is a sense of an expat community: there is something that unites all those with this shared experience. Some even indicated that they sought out others like them, those who were strangers in a strange land.
- Many of our group went on to live abroad as adults, suggesting a fearlessness about living in foreign countries.
- While TCKs' identities aren't simply based on where they're from/live or even where their parents are from, most of our group said that it was a challenge to say: 'I'm from XYZ'. Most stated that this could be troubling when they were young, but 'got over it' in later life.
- Even when not directly answering questions about whether they are more adaptable, 'flexible' and 'flexibility' were words often used in relation to emotions, people and situations.
- Our group got on well with their parents. TCKs can perhaps bond more easily or intensely with their parents as the only people who have also lived where they have.
- While being raised abroad opened minds and made people see other ways of living, some of this came from living in big cities. Being raised in Hong Kong and returning to Belfast might have the same effect as being raised in London and returning to a small Chinese city. The biggest effect on attitudes appears to be city living and cosmopolitan culture rather than growing up in another country.

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Insight

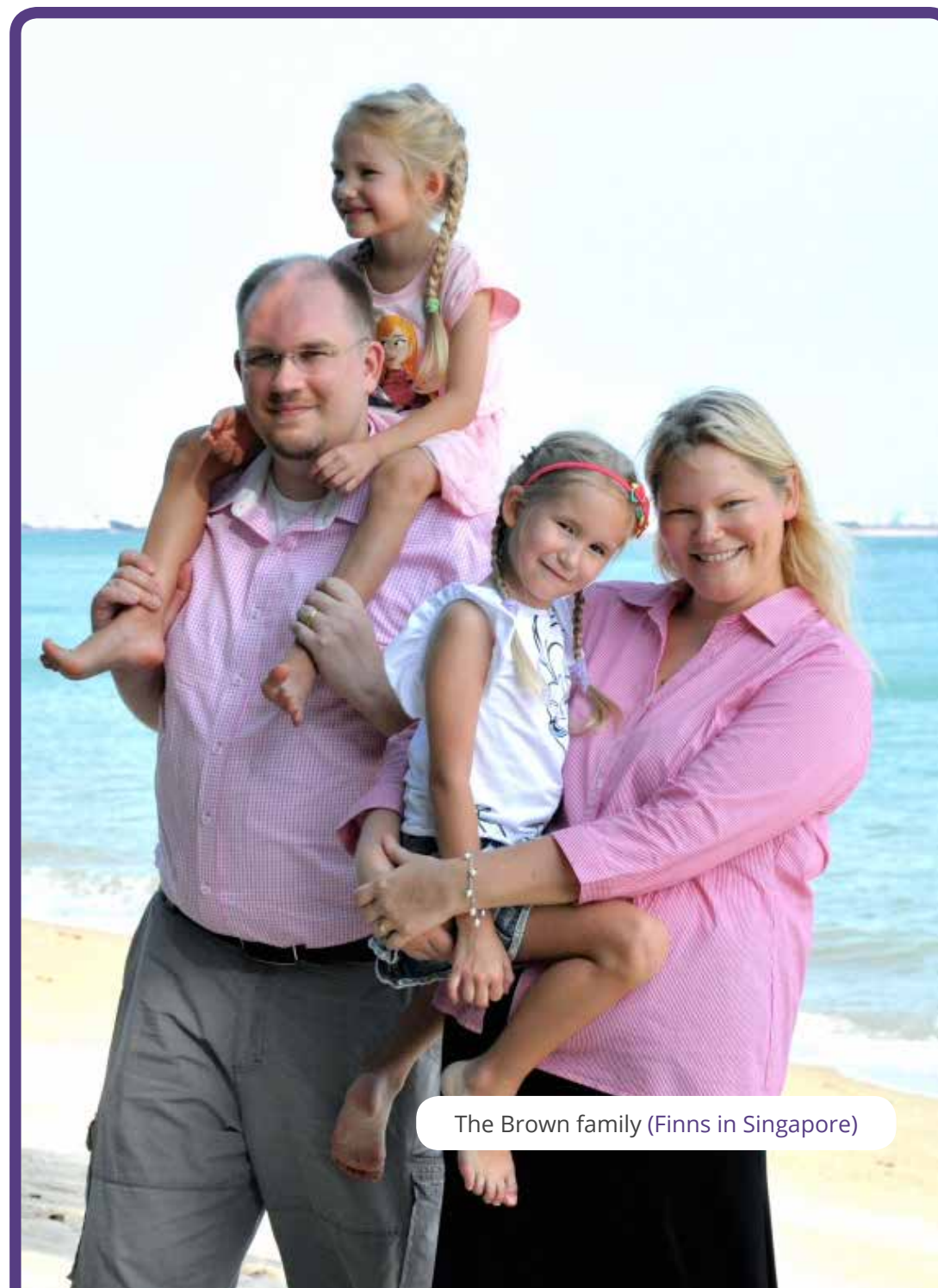


# Challenges to wellness away from home

Knowing how to set up and sustain wellness abroad is only half of the battle. You also need to be able to access the products, services and people to maintain it.

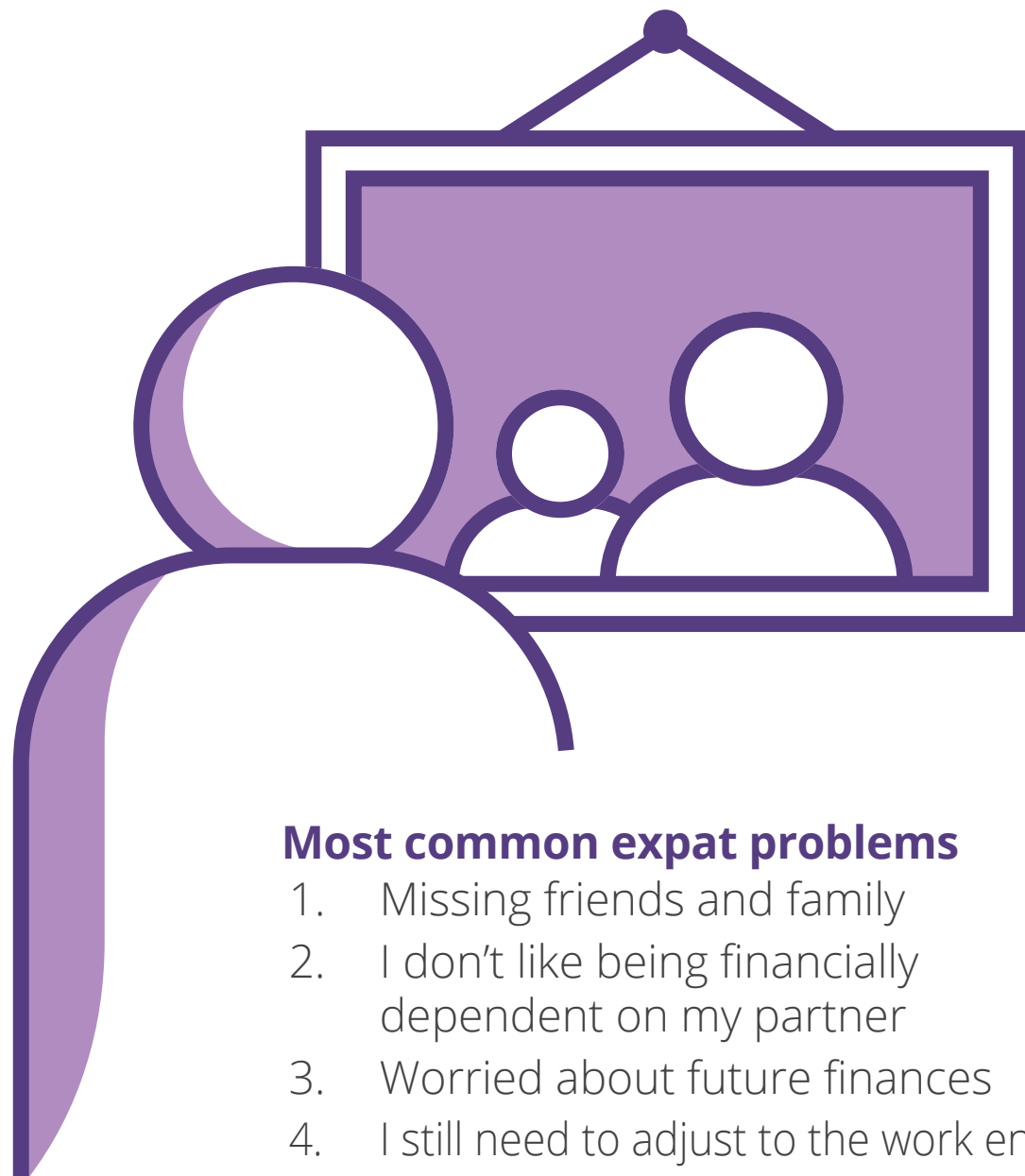
Every family recognises that there are challenges to living away from home — whether practical or emotional. There are some consistent issues across the globally mobile audience, felt by all to a greater or lesser extent. But there are many other features of expat life that are a challenge for some while being a benefit for others.

One area that poses a challenge across the board is increased bureaucracy and administration — particularly in the early stages of relocating but to some extent throughout the period away from home. While Hong Kong and Singapore are seen as forward-thinking places — ahead of the curve in terms of technology and infrastructure — they can be immensely challenging places to live when it comes to sorting out domestic necessities such as banking and utilities.



The Brown family (Finns in Singapore)





### Most common expat problems

1. Missing friends and family
2. I don't like being financially dependent on my partner
3. Worried about future finances
4. I still need to adjust to the work environment
5. No professional network
6. Reduction in personal income
7. Trouble making friends
8. Culture shock
9. Tired of expat life
10. Language barrier
11. My partner/family aren't happy here
12. Bad for psychological/mental health

In Singapore, you have to pay deposits on utilities, childcare and bank accounts — the Brown family (Finns in Singapore) told us they set aside \$20,000 to set themselves up and this only lasted six months. These concerns can have a detrimental impact on overall wellbeing if they start to build.

For others, the challenge is 'navigating the system', which can be a problem, even before you factor in language barriers:

***"There was nobody to tell us what to do or where to go to register with a doctor or get the children into a school. You have to work things out... but quickly."*** – Anonymous in Hong Kong.

*Many features of expat life seem to be a challenge for some, but a benefit for others*



## Settling in

Some families, like the Lagnados (Brazilians in Toronto), took a while to settle into their new home. The first few weeks of a move can be busy but can be a honeymoon period, which then declines into a tricky settling-in period before becoming an established lifestyle and a better place to live. They said: "It took us nine months or more but now we're finally settled and it's good."

Similarly, the Zamuruevs, who have moved from Russia to Spain, felt that "we're two years in and it finally feels as though we're straight after some difficult times."

### Red tape

The Astacio family (Canadians in Mexico) experienced a whole new level of bureaucracy after moving to Mexico when dad had to leave the country and come back in again in order to generate the right circumstances to be recognised in some public systems:

***"I had to get in the car and drive out of Mexico, across the border into McAllen, Texas and turn straight back round again and come back to get the right paperwork."***



*"I had to get in the car and drive out of Mexico, across the border into McAllen, Texas and turn straight back round again and come back to get the right paperwork."*

*Astacio family (Canadians in Mexico)*

The Kirwan-Elliot family (Australians living in Hong Kong) have their own story of administrative pain, seen from the perspective of Wendi:

***"Most of the forms here require me to identify myself as a housewife, not a teacher, a housewife! That's such an alien thing to me and culturally not what we're about. Not only that, if I need to go to the bank, my husband has to countersign everything, I can't do anything individually. He thinks it's hilarious."***

This is a good example of the overlap between aspects of culture and administrative challenges.

Our families' experiences support the need for best practice: if you're moving abroad with a company or even under your own steam, the more you do to understand where you're going, the more you'll understand what support systems you need to sort before you arrive, and so the more you'll be able to organise in advance — and make your move a success.





# Placement and prevention

Many companies needlessly set their employees up for failure by relocating them and their families without adequate preparation

Some workers, no matter how effective they are back home, would not be suited for an overseas assignment. Yet 81% of companies don't assess candidates or accompanying family members before sending them overseas, according to Worldwide ERC's 2012 Support and Retention Strategies for Cross-border Assignments.

Many companies also skimp on language and cultural training that could help workers be successful, even while spending three to five times the employee's salary on long overseas assignments.

In their white paper *The Anatomy of Failed Assignments*, Lexicon Relocation shared the cautionary tale of a German employee who spoke only German and English, yet was put in charge of a Chinese-speaking sales team.

The report said:

***"The assignment was the most costly the company had ever seen, but the company provided just four hours of cultural training at the beginning of the assignment. Costs for***

***Chinese lessons were only approved having been in the role for six months."***

Compare that executive's situation with the experience of Tessi Romell, an AstraZeneca employee posted to China several years ago. Romell and her husband participated in a two-day expat workshop and 25 hours of language training before the assignment began. She was also paired with an international assignment manager who provided support during her posting.

Clearly, AstraZeneca was preparing its employee for success, while the German company was potentially setting up its employee for failure.

*"A German employee who spoke only German and English, was put in charge of a Chinese-speaking sales team."*



**Dr. Lori Stetz**

Senior Medical Director  
Aetna International



## Staying in touch

Leaving friends and family behind is one of the biggest challenges faced by expat families — one that has a big effect on wellness. Access to social media to stay in contact is vital too, and the biggest tool used by most of our families. Although, for some the distance is a blessing as well as a curse: some stated they enjoyed not being judged on the way they live their lives by other family members (particularly older parents) is a welcome by-product of living away. Those from cultures where the extended family is a major influence, particularly saw this as a double-edged sword — with the wrench of being outside the family group offset by the freedom to live their lives by their own rules:

***“Although we would like more support, one of the main advantages is being able to raise children without useless advice or ‘family standards’ to uphold.”*** – Sharma family (Nepalese in India).

### Children

Both parents and children say that being so far away from loved ones is a big issue and is cited as one of the biggest influencers on overall wellness. The social aspect is undoubtedly lacking for



most, which can then turn into feelings of isolation and sometimes depression.

While children don't express the impact in such clear emotional terms, the distance from their family and friends is the number one downside and the biggest reason to return home:

***“If I could wave a wand and change one thing, it would be to bring my friends and family here too,”***

– nine-year-old Alysia Witter (Briton in Nigeria).

Family life is almost always enhanced by moving to a new country, but it can bring challenges and complications too.

***“We have more family time together, but, in a way that's because we have to — there isn't anyone else. It's good for me, but I don't know if the children think it's all that great.”***

– Anonymous in Canada.



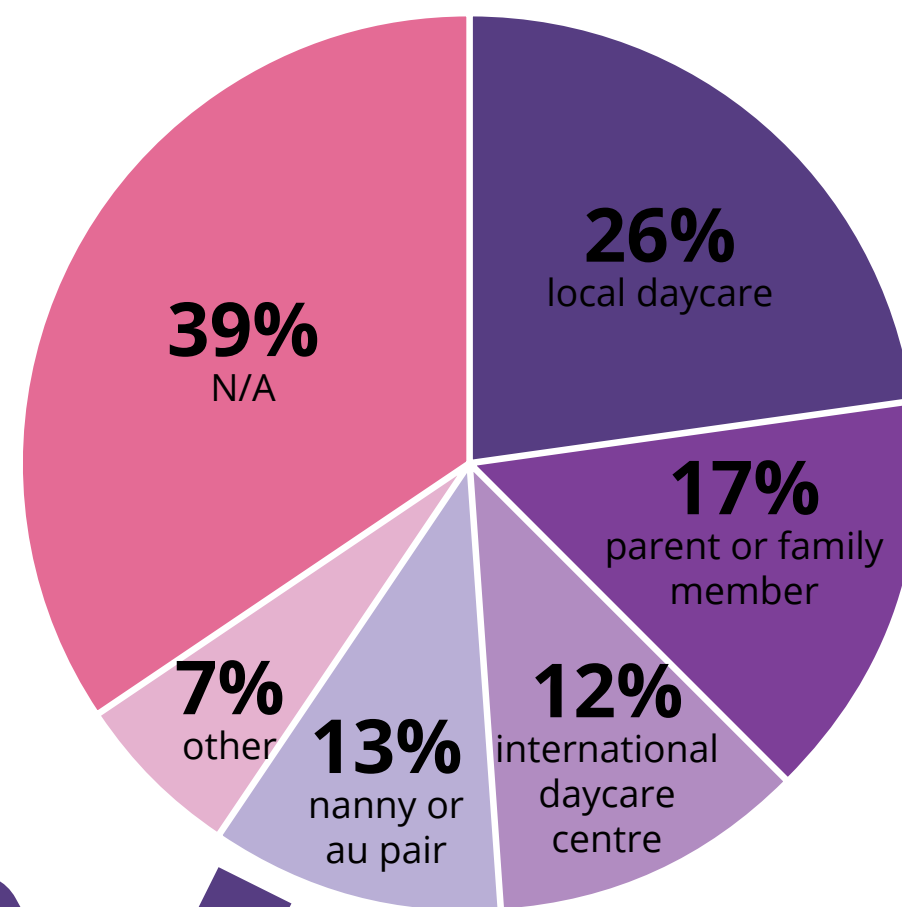


## The support network

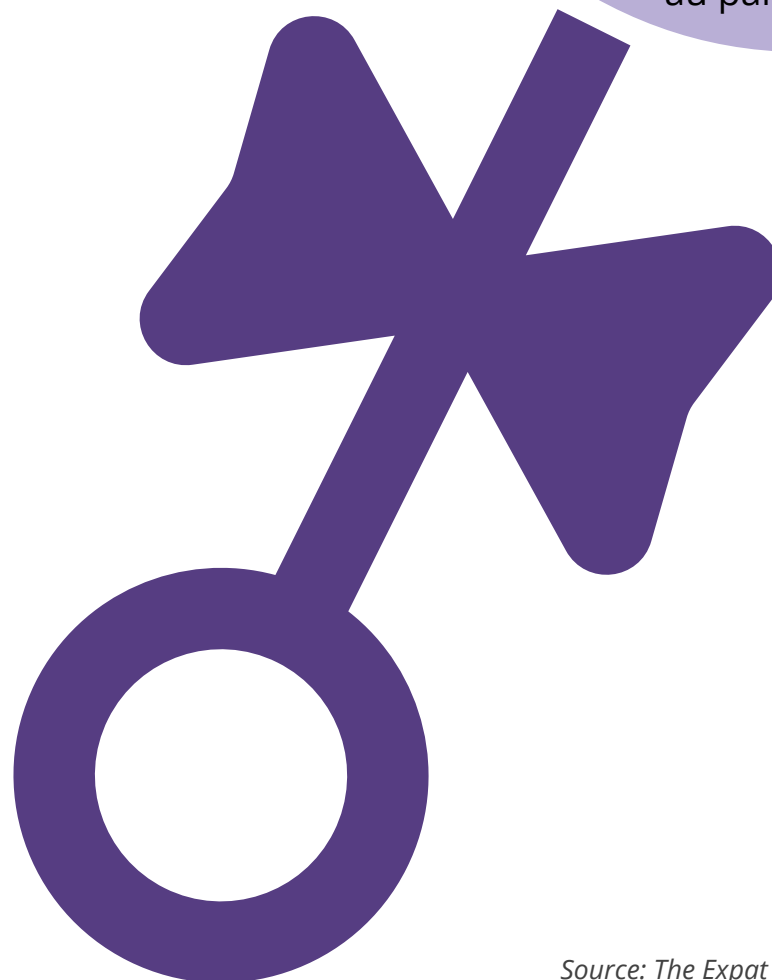
There is a practical aspect to this area too, beyond the emotional impact of family distance. The lack of a support network to help with childcare and having no one to fall back on is felt by many we spoke to.

In addition to the views of the Sharmas, families from almost all countries have similar issues — not just in relation to social lives but daily working lives too. The family set-up has to be flexible enough to adapt to changing circumstances and developing plans. If one parent works, it generally means that the other can't if there's no childcare available.

*We had a mix of stay-at-home mums and dads whose life was dominated by childcare: "My wife is the one working now and, although that was never the plan, I'm enjoying the time with the children, but it's limiting and it's really all I do" – Zamuruev family (Russians in Spain).*



Childcare choices





## Best climate for expats

1. Ecuador
2. Colombia
3. Mexico
4. Panama
5. Spain

# Weather and climate

Weather and climate is a defining factor in the everyday lives of expat families. Although few say that it was a primary reason for their move or choice of new country, feedback on everyday life suggests weather and climate impact life in many ways. Hotter climates can present challenges by discouraging everyday activities like walking to work, strolling round shops or markets or running outside. Not being able to stay outside for too long at certain times of the day (or in some cases at any time of day) can impact on fitness levels for people who prefer the outdoors to going to a gym.

The climate of a new country can be a practical challenge for some. While a tropical climate can be attractive for those moving to countries such as Singapore and Hong Kong, it can quite quickly

become a drawback. Concerns range from extreme humidity to having to regularly clean 'because of bugs' and not being able to do the family laundry:

***"I'm used to a dry heat, but it's never like that here. It's so humid that you can't dry clothes outside and then it rains so hard that you have to dry laundry in the house."*** – Kirwan-Elliott family (Australians in Hong Kong).

The extent to which climate is seen as a positive or negative is largely defined by where you are from and where you live.

***"The move from Germany to Mexico was quite a shock. It shouldn't have been because you know that you're going to a very different***

***environment, but I still wasn't really prepared for the everyday heat."*** – Julia Vogt (Germans in Mexico).

***"It can be a very sedentary lifestyle (in Nigeria) because you don't walk anywhere... the heat and the fact that they just aren't set up for that. It's more like the UAE where you get in a car to go from place to place, even half a mile."*** – Witter family (Britons in Nigeria).

***"To me [Spain] feels like the Emirates, which isn't good: I can't walk anywhere. For many others I can see that it's not an issue and they love it."*** – Sergei Zamuruev (Russians in Spain).





## Distance

### Moving near

Intra-regional movement (within Asia or the Middle East for example) is least likely to present problems related to climate, culture or language, but that doesn't mean that there aren't meaningful problems even with relatively short-distance relocations:

*"Some things have been easy because of the open border. The TV is in the same language and the culture is Hindu, so it's all very similar. But it has been a challenge to make new friends and the people are very different. We don't meet many like-minded people and that's difficult."* – Sharma family (Nepalese in India).

### Moving far

Those moving further afield or to different cultural areas felt the challenge of the move more, partly because of a self-identification as an 'alien':

*"I didn't realise just how German I was until I moved to Mexico! Things happen slowly here and that's not what I'm used to. I found myself getting really stressed when people didn't turn up as promised or things were delivered late. Then I thought, 'oh, I'm like a typical German'."* – Julia Vogt (German in Mexico).

## Cost of living

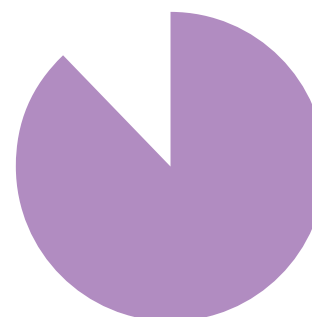
The cost of living can be higher but with earnings (or potential earnings) that are much higher. Higher costs of living and higher pay can often leave some families roughly neutral.

There were few examples of families who benefited from a win/win of significantly higher incomes alongside a move to countries with a noticeably lower cost of living:

*"You come to a country and think, 'this is great, everything is much cheaper and we can afford much more'. The cost of living here is much lower — healthy food and drink prices — but salaries are lower too so it works out about even. Spain is not a place for entrepreneurs."* – Mortleman family (Australians in Spain)



**62%**  
of expat parents say it is more expensive overall to raise their children abroad



**88%**  
of expat parents rate their children's quality of life as the same or better than their home country



## Health care

Health care is unquestionably a challenge for some and a potential concern for everyone. Few families found the need to use health care systems in their new country for anything serious but their experiences of more straightforward primary care (general doctor consultations) don't necessarily reassure:

***"We've only had to use the doctors on a few occasions and not for anything major, but if it did come to something serious then I'd be pretty worried. I should try not to think about it."*** – Anonymous in Mexico.

Health care systems can be a challenge for those whose first language is not the native language as it makes them harder to navigate. It can create doubt in the patient if they do not fully understand the medical professional:

***"I don't know what I've been given to take for my back pain. It's twice as hard because I'm not a medical expert and I don't speak good Chinese or English. Is it safe if I don't know the medicine?"*** – Cherry (Filipino in Hong Kong).

Health care issues our families encountered:

### Cost

In some destinations (including Hong Kong, Dubai and Canada) the cost of using the health care system is subject to additional costs of insured procedures can also be significant.

### Access to medicine

Not having access to medicines people are used to in the home country. This is an issue for prescribed medicines but can also

*Though not top-of-mind until it's needed, health care access and options are critical components of health and wellness, especially when things go wrong.*

include over-the-counter medicines from pharmacies with a combination of unfamiliarity and language barrier.

### Information

The process of having to find where to go, who to visit and where to get medicine is stressful when set amongst everything else that needs to be dealt with and sorted when first arriving in a new country.

### Insurance

Having adequate insurance as a newcomer to the country before you are registered as a citizen is important, but is a worry and a cost. A few people mentioned that travel insurance wasn't enough but international private medical insurance (iPMI) is too expensive when all they need is 'temporary cover'.





## Staying safe

Personal security is an issue in Mexico, Nigeria and, to a lesser extent, in India — in stark contrast to some of the other destinations that feature in this study, such as Singapore, Hong Kong and Canada.

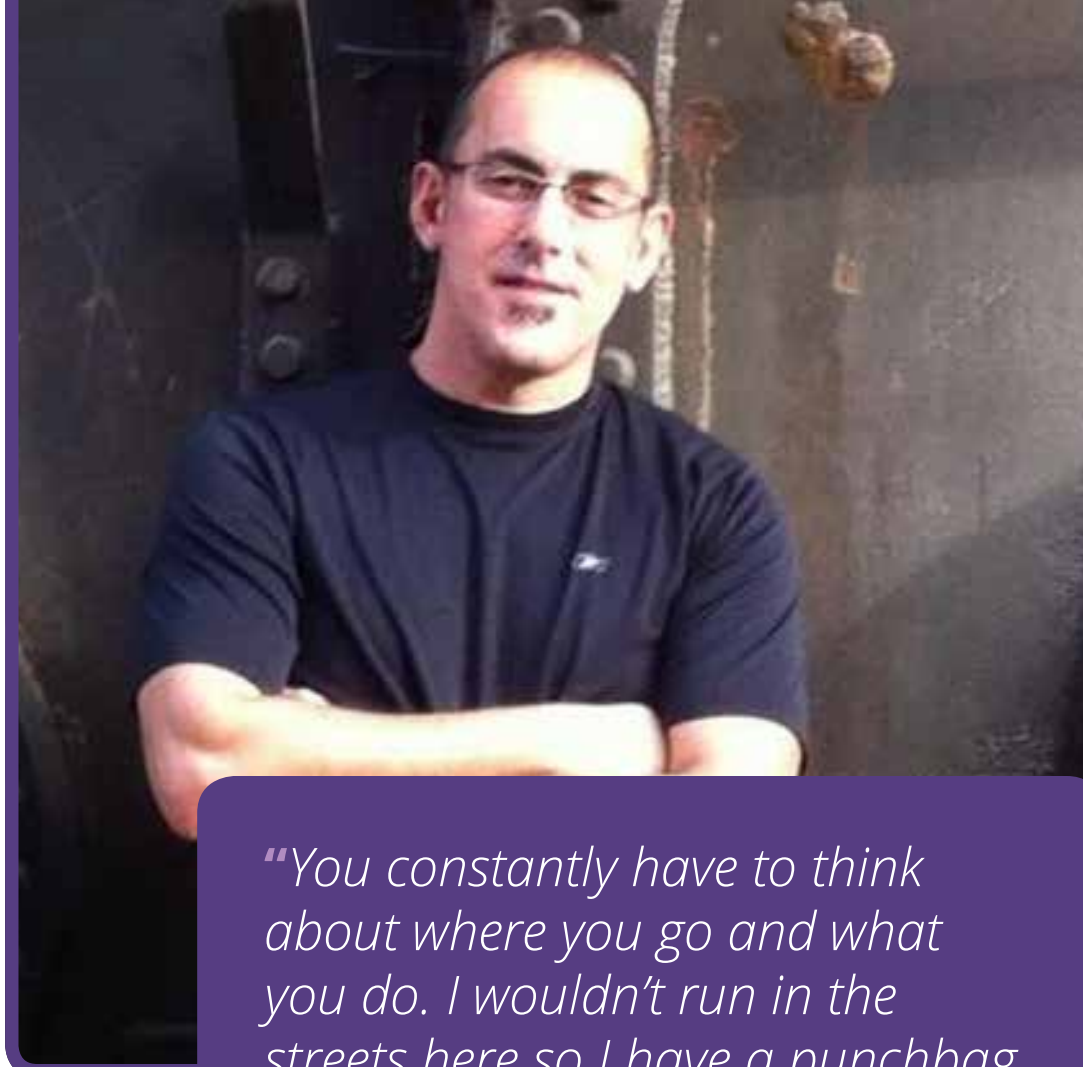
In Mexico, this is genuinely felt to be a defining factor of everyday life. Even Alexis — who was born and raised in Nicaragua, before moving to Canada — felt that Mexico posed some extreme threats:

***“You constantly have to think about where you go and what you do. I wouldn’t run in the streets here so I have a punchbag in the basement and I use that for my regular exercise instead.”*** – Alexis (Canadian in Mexico)

### Infrastructure

The biggest challenge in Nigeria, even in Lagos, is that the basic infrastructure is seen as unreliable, particularly the lack of a reliable and constant power supply. At the very least, it’s a major inconvenience, but at worst it’s a threat to normal life and permeates every aspect of the daily routine.

***“If you can’t rely on electricity to be there, so many things can go wrong. It isn’t so much in the home — we’re lucky because we have a generator so we can cope in that way — but if you go to the bank and the power is out then you can’t get cash. The ATM won’t work and you can queue for two or more hours just to get some money. It can take a whole day to do one or two basic things.”*** – The Witter family (Britons in Nigeria)



*“You constantly have to think about where you go and what you do. I wouldn’t run in the streets here so I have a punchbag in the basement and I use that for my regular exercise instead.”*

*Alexis (Canadian in Mexico)*

### Culture shock

Most of the families that we spoke to recognise that they are very well off when compared with the country they have moved to. Most recognise that there is a gulf between those with money and those without. This is an ongoing issue and a real challenge for a group who are, in general, liberal and socially minded. Several said it was hard to come to terms with extreme poverty on the doorstep of considerable wealth. Many added that it impacted their state of mind.



"I feel bad because I can see how things are and you want it to be better for everyone, but, in reality, it's beyond our control — so what can you do, just feel guilty?"

In Hong Kong, although the levels of poverty are less pronounced than in other countries, the social divide is very clear and some people struggle to come to terms with it:

***"It's a different world where you have local people working for you and it feels difficult, yet I've found myself shouting or getting angry when something goes wrong and I don't like being like that."*** – Wendi Kirwan-Elliott (Australians in Hong Kong).

### Top migrant-sending countries globally

1. India
2. Mexico
3. Russia
4. China
5. Bangladesh
6. Pakistan
7. Ukraine
8. Philippines
9. Syria
10. UK

### Top migrant host countries

1. US (46.6m, 14.5% of population)
2. Germany (12m, 14.9%)
3. Russia (11.6m, 8.1%)
4. Saudi Arabia (10.2m, 32.3%)
5. UK (8.5m, 13.2%)
6. UAE (8.1m, 88.4%)
7. Canada (7.8m, 21.8%)
8. France (7.8m, 12.1%)
9. Australia (6.8m, 28.2%)
10. Spain (5.9m, 12.7%)





# The pros and cons of travelling for treatment

Expats need to be able to access high-quality treatments wherever they are. For many, travelling for that treatment is the best option.

Patients travelling to access the best medical treatment isn't a new phenomenon. Health tourism developed in 19th-century Europe, with the establishment of natural spa resorts and sanatoriums where patients could recuperate from chronic illnesses. But fast and cheap transport has pushed health tourism far beyond its origins. Global investments in international health care, a worldwide field of highly trained medical staff, and expert guidance from international private medical insurance (iPMI) companies and health care providers will ensure that health tourism continues to grow, eventually including life-changing operations.





For patients without a national health service or iPMI, there are clear cost benefits to travelling for treatment. A report by the Organisation for Economic Co-operation and Development (OECD) put the price of a knee replacement in the US at \$48,000. Travel to India and the same operation costs \$8,500, more than 80% cheaper. A heart bypass that costs \$113,000 in the US can be bought for just \$3,250 in Mexico, while operations in Malaysia are typically 65-80% cheaper.

But while those figures are attractive, they only represent the base cost of the surgery. The actual costs can be considerably higher. Self-funding patients need to find specialist clinics that can handle the treatments they need, organise and pay for flights, find suitable accommodation, arrange pre-admission checks, and spend time recuperating if they can't return home immediately.

At Aetna International, we also ensure continuity of post-treatment care by staying in touch — and this can include additional treatment where needed. And although increasing numbers of patients have helped build better awareness around health tourism, there remains a degree of uncertainty in seeking treatment in another country.

This is why many expats choose iPMI, not only to cover costs, but to access a trusted network of high-quality hospitals and doctors.



**Dr. Stella George**  
Senior Medical Director,  
Aetna International

*A knee replacement that costs \$48,000 in the US can cost only \$8,500 in India — more than 80% cheaper.*

Aetna  
Insight





## Quality of life

Quality of life generally improves for expats, but some acknowledge that settling can take some time. It usually takes at least six months before people start to feel settled in their environment and can begin enjoying their new lives.

### Family time

Family time is hugely improved and the family unit is much closer together. The absence of other social distractions and a sense of a shared experience go a long way towards bringing the family together:

***"We do so much more together now and lean on each other because the usual support and the rest of the family isn't there."*** – Mortleman family (Australians in Spain).

### Work/life balance

Work/life balance is generally felt to be better in the new country, even where at least one adult is working long hours or travelling for work. There is a sense that actively choosing how to live one's life helps people settle into their job — as opposed to feeling like their lifestyle was forced on them.

Expats on assignments for fixed periods were more likely to see work/life balance issues:

***"We work hard and put the time in but it's different because there are so many more aspects to our life here."***  
– Anonymous in Hong Kong.

***"People — mainly women — are more sociable and less stressed in Hong Kong because they have 'helpers' — someone to cook, clean, look after the kids etc, so they have more time to socialise."***  
– Kirwan-Elliott family (Australians in Hong Kong).

### Cost of living

A lower cost of living can be a benefit but, as explained, financial benefit isn't the defining factor for most considering a move. If finances become stretched, it can create huge pressure on the whole family and potentially generate health and wellness issues. For most of our families, this has not been an issue.



**52%**  
expats agree that their quality of life has improved since moving

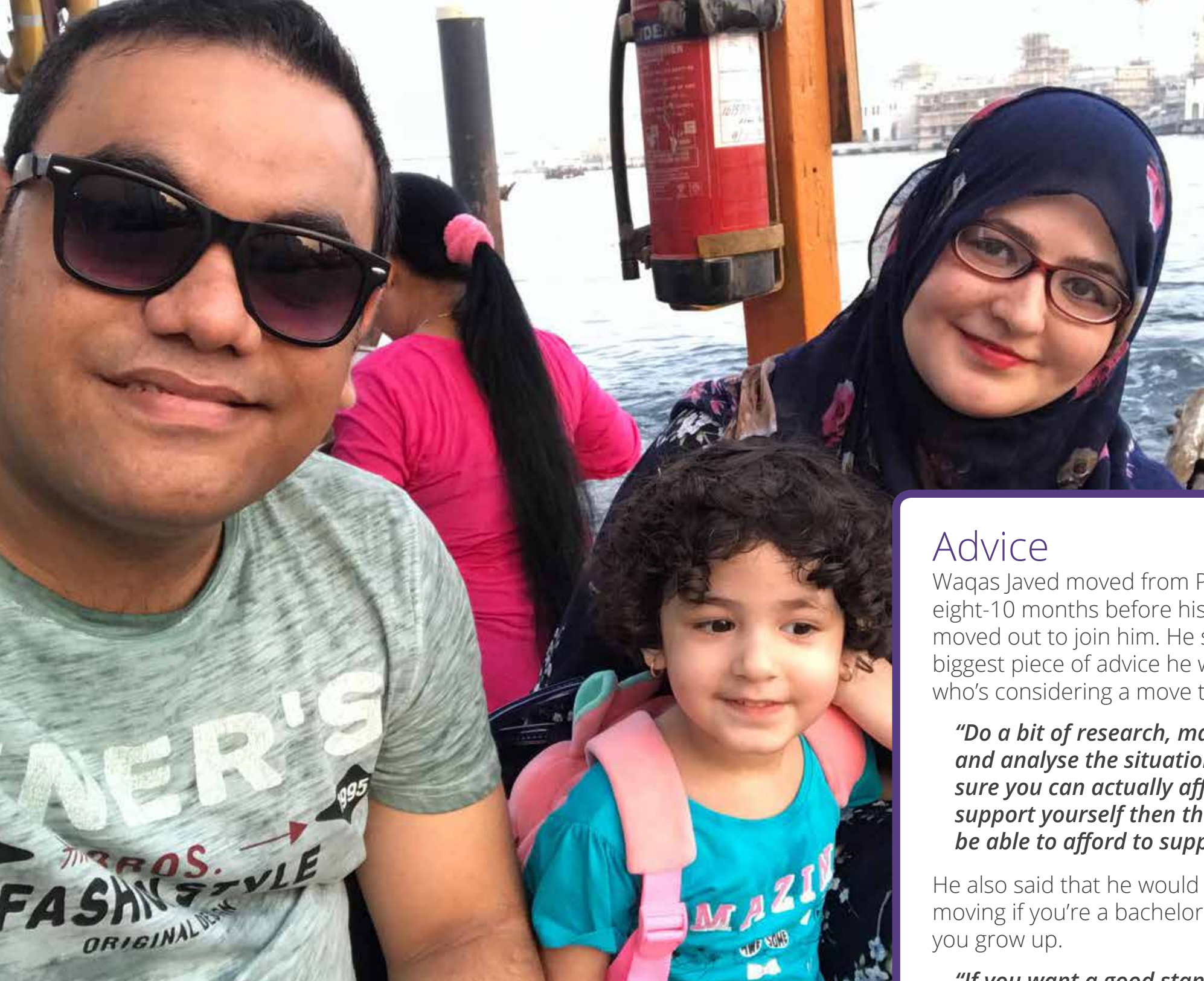


**61%**  
say they are integrating well with the local people and culture



### Best countries for working life

1. Germany
2. Norway
3. Sweden
4. Switzerland
5. Austria
6. Netherlands
7. New Zealand
8. UK
9. Canada
10. Australia



## Advice

Waqas Javed moved from Pakistan to Dubai eight-10 months before his wife and child moved out to join him. He says that that is the biggest piece of advice he would give anyone who's considering a move to another country:

***"Do a bit of research, make an initial visit and analyse the situation first. And make sure you can actually afford it! If you can't support yourself then there's no way you'll be able to afford to support a family."***

He also said that he would highly recommend moving if you're a bachelor because it makes you grow up.

***"If you want a good standard of living then move to Dubai! In Pakistan, the cars are super expensive, in the UAE we can afford an Audi — which is my dream car."*** – Waqas.





**Education**





# Education

School choice can have a deep impact on a child's future and wellness, so it's essential to get it right. But how do parents know how to make the right decision?

The decision over whether to send children to an international school or a local school is a significant one for families. And this is true for all stages of their child's life. The ease and level of continuity of education in an international school for expat families is a draw for many, but many recognise that this comes at a price and that it limits the cultural value of the experience:

***"International schools create an artificial environment. It's like being in a large airport, you could be anywhere in the world"*** – Norwegian family in Hong Kong.

One of the biggest benefits to children living internationally is language. All parents state that they feel they're setting them up for life by giving them the opportunity to be bilingual or trilingual.

## Spain

The Spanish education system was highlighted as a potential barrier to staying longer there — by more than one of our families. The reputation of schools is not particularly good and the availability of good, but inclusive, private schools was limited:

***"We couldn't stay here forever because of the education system for the girls. Once they get older the more it will matter that it's not on a par with what we want."*** – Mortleman family (Australians in Spain).

## Hong Kong

The Hong Kong and Singaporean systems can be a culture shock to some, as children are pushed very hard academically. Those with younger children felt that this would

*"International schools create an artificial environment... like being in a large airport, you could be anywhere in the world."*

*Norwegians in Hong Kong*

not be as hard a transition as for those with older children. Some said that 'the fun stuff' like arts and sports isn't pushed, while exams — particularly in maths and science — are taken very seriously and pushed onto the children.



*"It got so bad that the teachers were having to provide everything for the kids like pens and pencils."*

*The Birchall family (Jamaicans in Canada)*



On the plus side, "you can send your child to a private school and actually be able to afford it."

## Canada

In Vancouver, Canada, the Jamaican Birchall family haven't had the best experience of the education system. The family explains that this isn't due to the quality of teaching but because of the system itself. For example, the teachers have a training day once a month which puts a huge strain on the parents. This can mean childcare costs go up or it makes it hard for both parents to work – as it does for the Birchalls.

The Birchalls describe how the last government within their district focused on the private education system rather than public or state system.

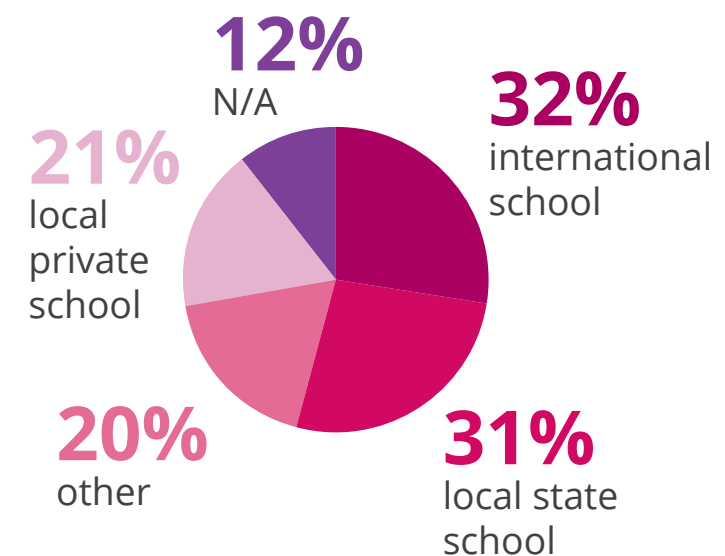
*"It got so bad that the teachers were having to provide everything for the kids like pens and pencils. Since then the pressure has moved more onto the parents so it's now coming out of our pockets."*

## Nigeria

Our families say: 'In Nigeria, expect to pay for your child's education'. As is the case in Vancouver, nothing comes for free, so you have to provide pens, pencils and lunches or your child simply won't be able to go to school.

However, the focus on healthy living in Nigerian schools was praised and the general quality of education in selected schools was felt to be good.

## Education choices among expat parents







**Health and  
health care**





# Health and health care

What should the role of health care and health care systems be in expat family wellness? And what are the barriers to accessing it around the world?

Health care is recognised as being one of the most important aspects of life overseas but is typically not adequately researched or planned in advance. Many of the families that we spoke to said that they had preconceptions or expectations about the quality of health care in their new country, but that these were not

based on anything concrete. People's basis for comparison will always be what they're used to, what they have grown up with at home. Even people from countries whose health care systems aren't considered to be particularly sophisticated often seek a second opinion from back home.



## Best health care systems in the world

1. Denmark
2. Sweden
3. Canada
4. UK
5. Germany
6. Netherlands
7. Australia
8. France
9. Austria
10. New Zealand

*"If it was just me it would be very different. You take more chances. But when you're in a less familiar place with your children it all changes."*

*Anonymous in Mexico*



## Public health care

The quality of public health services is typically assumed to be in line with the infrastructure, wealth and development of the country in general. Those who had looked into public provision (quality of hospitals, access to primary care etc) were the exception, and even they had based their view entirely on online searches.

***"We did look at the web to see what support was given to foreign workers but it wasn't clear and we wouldn't have come here (Dubai) without insurance anyway."*** – Anonymous.

Parents didn't really expect to need to use health care, other than for minor, short-term problems, so there is less focus on this aspect of expat life than other areas such as housing, finances and administration — which are all seen as necessities.

***"Health is obviously first priority for you, but health care is a bit of a sideshow because it's an 'if it happens' not a 'when it happens' thing, not like those other things (housing, schools)."***

## Families and children

In general, families are much more focused on children in terms of physical health issues and their views on the quality of the health systems and health professionals is often defined by the way they manage their children's problems:



***"I don't think I've had to use the system in the time we've been here, but we've had to with the children and that's always been fine. That's often the way, it's children and older people who need to see doctors."***  
– Sharma family (Nepalese in India).

***"If it was just me it would be very different, in lots of ways and you'd take more chances, but when you're in a less familiar place with your children it all changes. I've travelled before and when I was on my own I'd stay anywhere, go anywhere... insurance wouldn't come into it."***  
– Anonymous in Mexico.



### Best countries for children's general wellbeing

1. Austria
2. Costa Rica
3. Finland
4. Australia
5. Sweden



# Health insurance

Some families used private health insurance to side-step the issue of unknown or low-quality health care systems but didn't see it as a complete health solution:

***"The best insurance can't provide better hospitals or clinics. If there aren't enough medicines, there aren't enough medicines — private health doesn't change that."*** – Vogt family (German in Mexico).

The quality of health systems in the countries we researched varied enormously, but there were generally consistent views from those within a country:

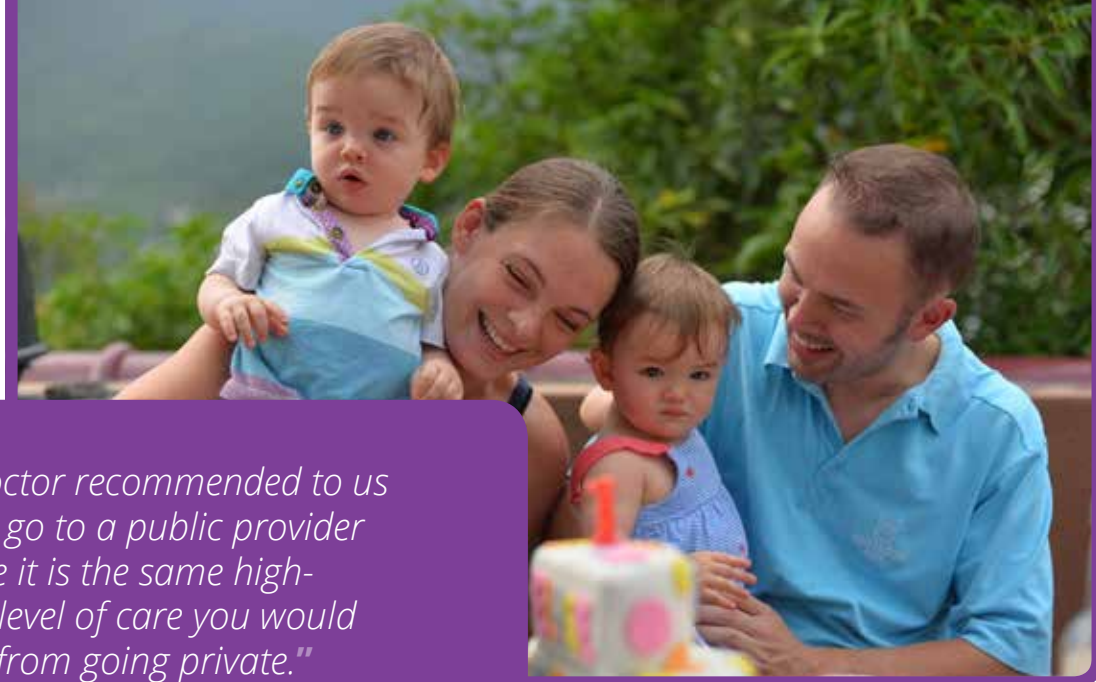
## Dubai

Our families said that health care systems in Dubai were good but very expensive and that insurance is a legal requirement. They said access to facilities (and the number of facilities) is very good and care for women and children is seen to be a priority, but the actual quality of doctors isn't as good as other countries:

***"As a local, if you don't have insurance you're doomed."***  
– Javed family (Pakistanis in Dubai).

***"We've found that we've actually been ill less often since we've been here — fewer viruses or other infections, but I get the sense that it's a good place to be ill!"*** – Anonymous.

***"It's a painless process... in an emergency the response time was very quick but the best doctors aren't always available here and it makes sense to get a second opinion."***  
– Kumarswamy family (Indians in Dubai).



***"The doctor recommended to us that we go to a public provider because it is the same high-quality level of care you would receive from going private."***

– Shirois (Britons in Hong Kong)

## Health care for employees

The majority of people who have private medical insurance through their employer said that they were happy with the level of cover and don't supplement it with a personal plan:

***"The health care system in Hong Kong is very good for anyone with a visa/ID card. Neither private nor public are too expensive. The doctors here are trained in English-speaking countries and it's the doctors that give out the medicines rather than pharmacies."***

– Kirwan-Elliott family (Australians in Hong Kong).

It would have cost the Shiroi family \$20,000 to have a single baby in Hong Kong let alone two! So, they used the public system which suited them well — which is a blessing as they had twins!

***"The doctor recommended to us that we go to a public provider because it is the same high-quality level of care you would receive from going private."*** – Shirois family (Britons in Hong Kong).





## iPMI vs travel insurance

"What is the difference between international private medical insurance (iPMI) and travel insurance?" More importantly: "As an expat, why do I need to know?"

Broadly, travel insurance is for people who are away from home for short periods (typically six months or less). Travel insurance usually covers things such as lost luggage, flight cancellations and emergency and/or short-term medical treatment.

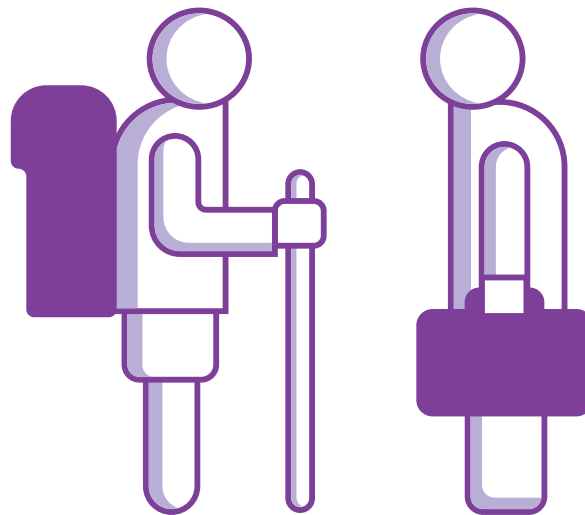
International private medical insurance (iPMI) can be more comprehensive in relation to health care and can cover a multitude of areas from:

- medical emergency cover
- doctors' visits
- maternity care (not always included)
- treatment of ongoing or chronic conditions (depending on underwriter)
- it can also cover non-medical costs (such as transportation for treatment in emergencies or condition management when adequate care is not available locally).

Expats could find that travel insurance falls short in certain situations, which could mean they would have to self-fund their own treatment, or risk being without the medical care and services they need. IPMI is tailored for individuals and their families who live abroad and, as such, offers access to comprehensive health care cover.

As an expat or globally mobile individual, it's vital to choose the health care cover you need. The simplest way to look at it is: if you're living abroad you will probably need a more comprehensive range of health care to cover ongoing and preventative care — as well as emergency cover — than if you're simply on holiday or travelling for fewer than 180 days. IPMI is also there to provide cover in those countries where there isn't a public or state-run scheme (such as the UK's National Health Service (NHS)) that you can rely on when you are away from home.

We would generally recommend iPMI in specific situations: if you're looking for a residence visa and living abroad permanently; if you're travelling or if your assignment is set to last for more than six months (180 days); or if you want more comprehensive cover for health care treatments and services while living abroad. Also, if you only have travel insurance you are likely to have less control over your treatment options if you have a medical emergency, for instance. "As an expat or globally mobile individual, it's vital to choose the health care cover you need," says Dr. Lori Stetz, Senior Medical Director, Aetna International.





# Mental health

Most of the families that we spoke to felt that mental health was not as well recognised or supported in their new country as they would have liked.

***“People don’t give enough thought to their mental health, it’s all about the physical side.”*** – Bibhuti Prusty (Indian in Canada).

In countries such as India and Dubai, mental health issues still have a stigma attached and it can be difficult to get effective treatment.

## Support and understanding

Our families felt Canada had a supportive approach to mental health which formed a positive element to the health care system.

***“The local health service in Toronto encourages healthy body and mind.”*** – Bibhuti Prusty.

## Stigma

Nigeria is a difficult place to raise mental health issues; culturally it’s not widely accepted. “People need that support, not just people like us but local people too.” – Witter family (Britons in Nigeria).

***“The mental health side of things is so important but there’s still a stigma attached to it here, it’s a shame thing. That’s bad because we’re so aware of that. We’re in a great place but if we weren’t, I don’t know if there would be much understanding or support in Spain.”*** – Mortleman family (Australians in Spain).

## Stress

Stress is widely recognised as an important issue for the expat community, though none of our families said they were suffering from it. Living and working away from home can make even relatively easy things seem quite hard and language challenges can exacerbate this.

***“Having to live your life in a different culture and in a different language can be exhausting.”*** – Carrie Mortleman (Australian in Spain).

In Mexico, while mental health isn’t top of the agenda for most people, what is important is maintaining happiness by making time for friends and family and having a good work/life balance. Mexico was also seen by some to be a more spiritual place and that this formed a cross-over between mental health and cultural norms.



**53%**

of Baby Boomers would tell their younger selves not to ‘sweat the small stuff’, a higher rate than both Generation X (43%) and Millennials (36%).



# Expats on assignment: high demands, high stress

Relocating to another country for work can be stressful, but are companies doing everything they can to support their employees?

Although people rarely regret their decisions to move abroad, many people underestimate how eye-opening it can be, and how many stressful challenges there can be in settling into a new country, new job and way of life.

There are numerous considerations for expats on assignment as well as those moving independently — navigating a new work role, new ways of doing things such as banking, paying bills, major laws, education and conduct at work and in social situations, not to mention other cultural and language differences.

Part of the reason expats are more susceptible to mental health issues is the absence of the family and friends network they relied on for support back home. It pays to do your homework before you go and to find a support network to help you navigate your new life — be it through a social club or work colleagues.

A study published in the International Journal of Mental Health revealed that the high levels of demands on expats on →







# International Journal of Mental Health study

assignment are creating high levels of stress, a situation in which access to first-rate medical care is imperative. The need for international health insurance, which provides secure access to such care, becomes evident, given that the study shows a much higher rate of mental health risk on expatriate assignments abroad than in working in one's home country.

## Needs

The study shows that there are meaningful and powerful links between each expat's internal experience of stress and the ways in which they relate to their assignments. The study clearly shows that there is an explicit need for programmes and services that are comprehensive in scope and sensitive to the personal, interpersonal, and professional dynamics that contribute to the overall wellbeing of expats and their family members. Access to health care, assured by global health insurance, is unquestionably one such service.

## The stats

The study, conducted jointly by US researchers Chestnut Global Partners and the Truman Group, reveals that expats face a higher overall risk of mental health problems, including internalising and externalising problems, and substance use disorders.

More broadly, the study found that more than 50% of the expats in the study were at high risk for internalising problems (such as anxiety and depression), a rate 2.5 times that of their home-based counterparts.

The study points out that expats have rates of assignment failure that range

from 16% to 40%, due to a range of factors in which stress and psychiatric issues are significant.

Speaking on the issue, Dr. Mitesh Patel, Medical Director, Aetna International, said "The cost of sending an expat out, including arrangements for family, are extremely high. HR departments should consider whether the cost of worldwide health insurance, with its assurance of access to first-rate health care, might not be a worthwhile backstop for the large investment that the department is making in relocating these individuals and, more often than not, their families too."

*More than 50% of expats were at high risk of internalising problems (such as anxiety and depression), 2.5 times more than their home-based counterparts*



# Diet and fitness

It's always a challenge to fit things that keep us well into our lives — especially when access to familiar foods and routines are restricted or need to be found.

Fitness and diet are recognised as overlapping and seen by many as being key to good health.

***"We really try to eat healthily and exercise together as a family — not in a forced way, just doing things together, outside."*** – Mortleman family (Australians in Spain).

*"It's one of those things where you know you should do more and eat better, but it isn't always that easy... real life cuts across."*

*Kumaswamy family (Indians in Dubai)*







## Do it for the kids

Parents are often more likely to be concerned about the diet and overall fitness of their children than they are about their own.

***"I don't eat healthily, or not as well as I should, but I make sure that the children eat well and eat the right things."*** – Cherry (Filipino in Hong Kong).

We heard several people tell us of good intentions:

***"It's one of those things where you know you should do more and eat better, but it isn't always that easy... real life cuts across."*** – Kumaswarmy family (Indians in Dubai).





## Food and diet



### Universal city life

Whether the move to a new country has an impact on diet depends on a number of factors — but in many cases families say that they eat no worse, but no better, than they did at home.

The 21st century transport logistics and global markets mean that availability of ‘familiar’ foods is widespread:

***“I feel as though things would have been different 20 years ago but big cities across the globe have the same foods and, increasingly, the same tastes.”*** – Anonymous in Hong Kong.

### Cost and availability

There are some notable exceptions to that view though — and changes to diet very much depend on the host country. For some, their diet has improved due to the variety of fresh fruit and vegetables available to buy throughout the year. Moving away can also prompt a re-evaluation of diet.

Where there are issues, these are not so much around the accessibility of fresh produce but around the cost:

***“In Nigeria, you can get the same salads and vegetables as at home [in the UK], but the cost is astounding... I have paid the equivalent of £8 [GBP] for a lettuce and £6 for four mushrooms!”*** – Witter family (Britons in Nigeria).

Diet is one of the biggest issues for the Agbo family (Nigerians living in India), but they have adapted their diet to blend both African and Indian influences. It’s difficult to get meat where they live in India as a lot of the diet is vegetarian. They have their friends bring African ingredients with them when they visit.

***“You can eat healthily here without much effort,”*** say the Lagnado family, Brazilians in Canada. ***“Just being able to buy a ready-washed salad makes things easier and you’re more likely to eat more healthily if it’s easy to do so.”***

For some living in Singapore and Hong Kong, cost and availability of fresh produce is the biggest dietary issue. The local food is “cheaper but very oily.”

***“You have to make a conscious effort to eat healthily here.”*** – Nizar family (Sri Lankans in Singapore).



## Healthy host nations

The families that live in Spain see it as having healthy food: fresh fruit and vegetables are easy to access and very affordable.

***“Food is part of the social culture which makes eating healthily more enjoyable for both adults and children.***

***“We don’t have to try and eat healthily, it just happens. The availability of fresh fruit and vegetables, markets and local produce is fantastic. Nutritionally we’ve never eaten better.”*** – Anonymous (Australian and Brazilian family living in Spain)

One criticism was Spain’s lack of ‘international cuisine’ with most restaurants being limited to local food:

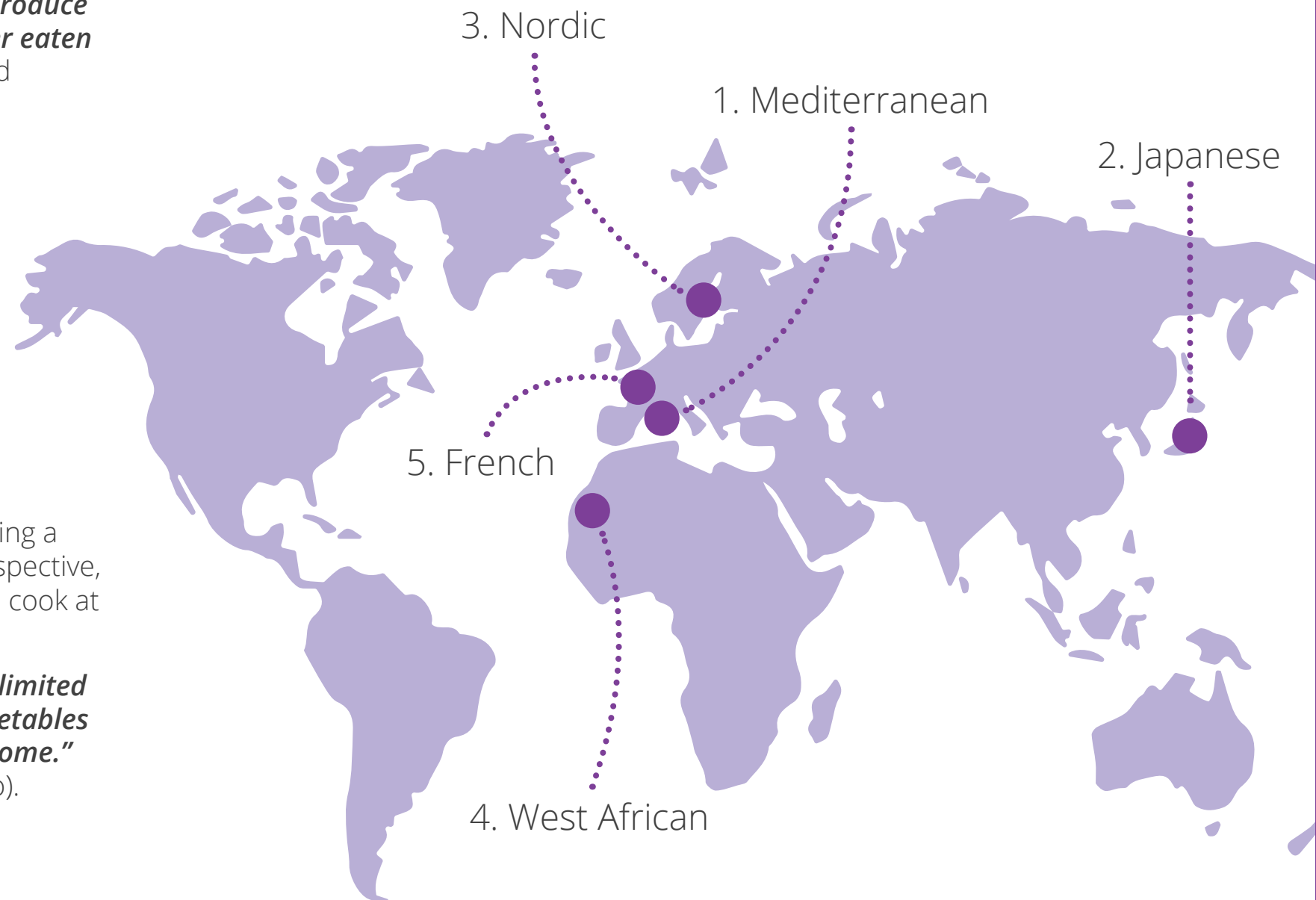
***“Some of my British friends out here say that they miss curries... and we miss food from our (Russian) former colonies too!”*** – Zamuruev family (Russians in Spain).

Mexico was generally recognised as being a healthy place to live from a dietary perspective, if you source your own ingredients and cook at home, but not if you eat out:

***“It’s so greasy and you’ve got pretty limited choice but you can get excellent vegetables and food of all kinds so you eat at home.”*** – Astacio family (Canadians in Mexico).



## Healthiest regional diets



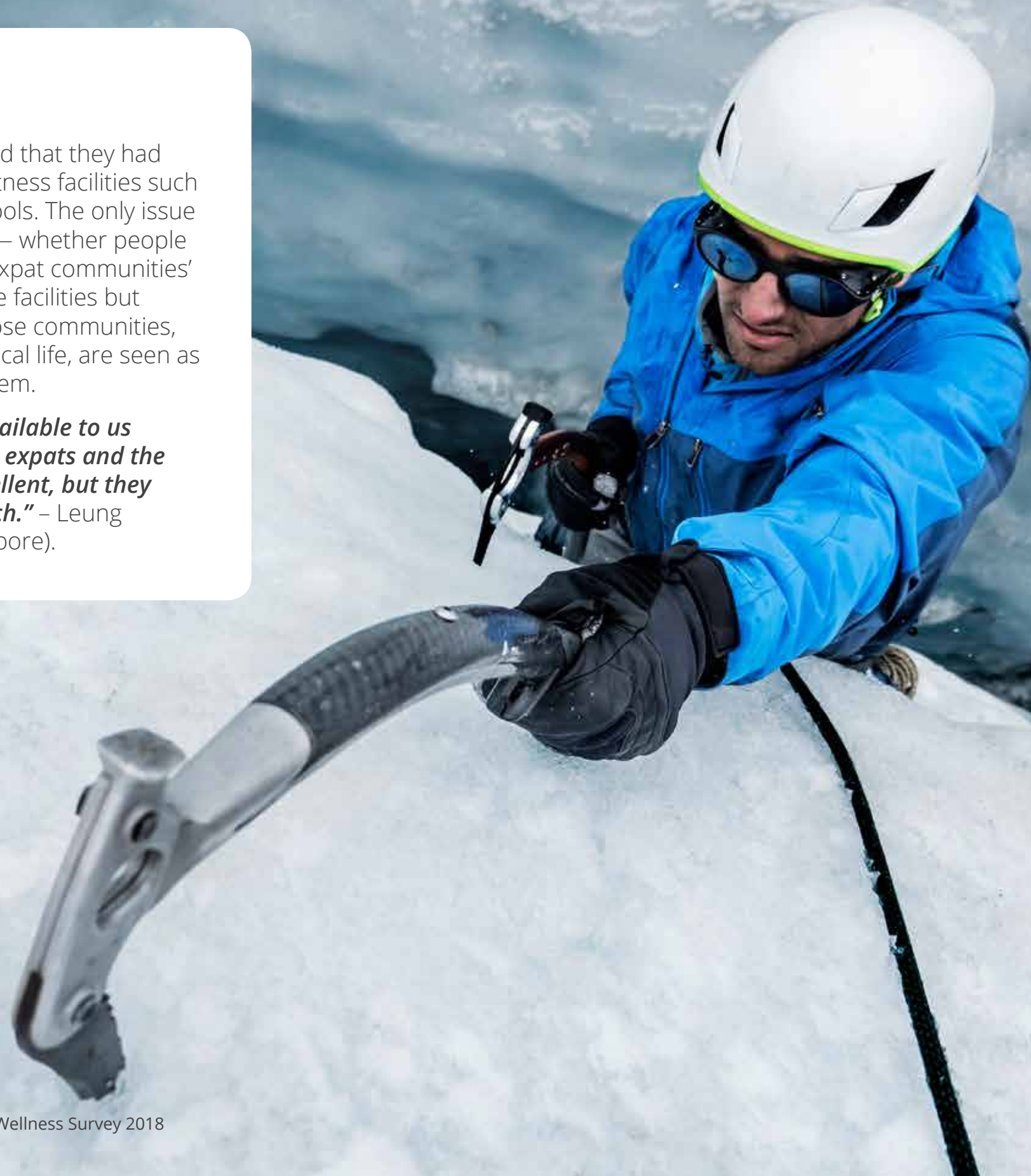




## Exercise

In general, our families said that they had relatively easy access to fitness facilities such as gyms and swimming pools. The only issue was personal motivation — whether people actually used them. The ‘expat communities’ always seem to offer these facilities but those who are living in those communities, one step removed from local life, are seen as being least likely to use them.

***“We have everything available to us within our block. It’s all expats and the facilities are really excellent, but they don’t get used that much.”*** – Leung (Hong Kongers in Singapore).





## Positive changes

There was a feeling from some that moving overseas was a catalyst for them to be healthier, that they now made more conscious efforts to eat the right things and exercise more:

***"It's become a lot more important to me since we've been here."*** – Shirois in Hong Kong.

Both fitness and diet are dictated by the availability of time. It is a part of the work/life balance and those who are working longer hours or have significant travel times are likely to find that aspect of their life compromised.

***"With family and work, something has to give. There aren't enough hours."*** – Witters in Nigeria.

We heard a few examples of couples who each had different approaches to fitness. These were partly dictated by individual lifestyle and time (one working and one at home):

***"There are lots of sport facilities here in Spain. They've just opened a new stadium near us and that has everything. My wife has joined but I won't be!"*** – Sergei Zamuruev (Russians in Spain).

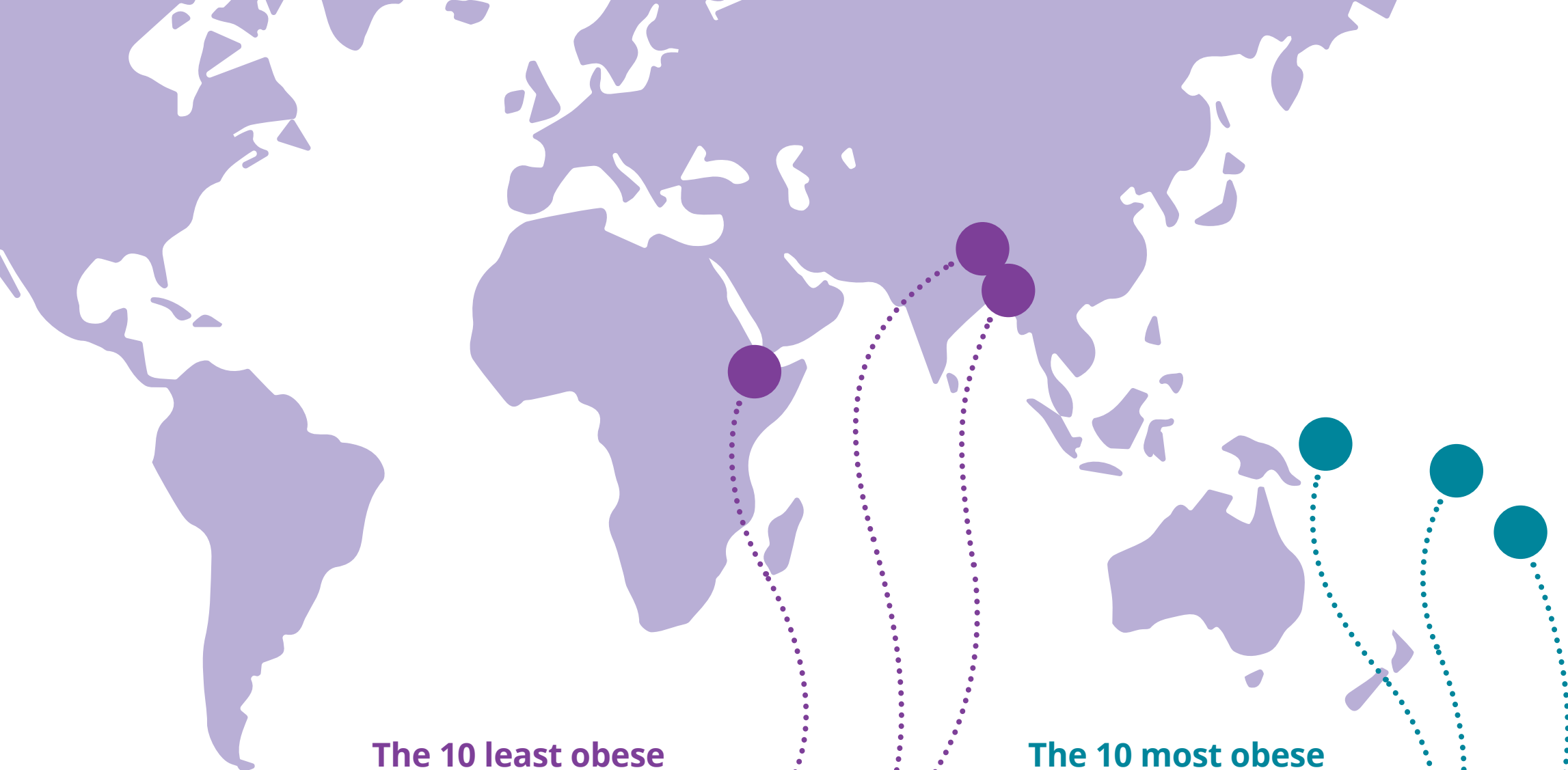
## Nigeria

We heard mixed reports of how easy it was to stay fit in Nigeria. On the positive side, activity at school is a key part of the day and children were encouraged to be fit and healthy. One of our families said that they watched the weekly 'cycle club' in Lagos, leaving them surprised and pleased:

***"It's quite an effort because the roads really aren't suitable for cycling!"*** – Witters in Nigeria.

The less positive side of fitness in Nigeria is that it is a largely sedentary lifestyle for anyone who can afford it. Most people will take taxis and won't consider walking. There are few public gyms but facilities for expats are usually OK.

***"With family and work, something has to give. There aren't enough hours."***



### The 10 least obese countries in the world

1. Ethiopia
2. Bangladesh
3. Nepal
4. Eritrea
5. Madagascar
6. Vietnam
7. Democratic Republic of the Congo
8. India
9. Cambodia
10. Afghanistan

### The 10 most obese countries in the world

1. American Samoa
2. Nauru
3. Cook Islands
4. Tokelau
5. Tonga
6. Samoa
7. Palau
8. Kiribati
9. Marshall Islands
10. Kuwait



# Virtual health

As technology develops and becomes more widely available, it is helping to reduce health care costs for people and helping thousands access good-quality health care — wherever they live

## What is virtual health and how does it work?

If you wanted to see a doctor even five to 10 years ago, you had to go to a building and physically see a doctor. Taking time off work, travelling to the doctors and sitting in a waiting room was inconvenient. These days, you can access a family doctor or general practitioner (GP) virtually, and receive quality and impartial primary care at a time that's convenient for you.

Aetna International's virtual health care service vHealth, helps deliver medical care through the internet and mobile phone apps. Through video conferencing, you can interact with your doctor face-to-face even if they're on the opposite side of the planet. The intention behind the development of virtual health care is to provide patients with convenient access to a quality primary care model in which the doctor can:

- make a diagnosis,
- give advice and treatment plans,
- make referrals,
- look after long-term conditions,
- and offer prescriptions.

The virtual model is an intelligent and intuitive service that addresses a number

of the shortcomings of some of today's health care systems, and allows patients to get medical advice wherever they are, whenever they need it. The biggest differentiator between vHealth and the many other virtual health care services available is that vHealth also connects you to a health care ecosystem. It gives you a place where you can store all your health care documentation, record your personal fitness and wellbeing data, process your health care claims, access health and wellness resources and reading material.

If you have international health insurance, you'll have good access to health care, but that health care happens when you're sick. To stay well, or when you've got a minor health concern, need nutritional advice or a referral to a specialist, you need a primary care doctor. Many expats live in countries that don't have a proper primary care infrastructure (seeing a family doctor or GP), so we are recreating that using virtual health.

It's 'the doctor in your pocket'.

**Dr. Sneh Khemka**

President, Population Health Solutions





# Virtual health

The move to virtual health is as much about changing culture as it is technology. While some people can see its beneficial powers and welcome it with open arms, others are reluctant to give up face-to-face primary care.

The majority of our families have not used any form of virtual health or telemedicine before, but they made a strong connection to self-diagnoses via websites and could see the benefits of having virtual access to a health care professional for health care diagnosis, advice, prescriptions and referrals instead. Generally, insurers were felt to be appropriate providers of this type of service and instill a degree of trust that isn't always there in local health systems. Most are positive towards the concept of virtual health, especially those who'd had negative experiences with local health services.

The Holton family (Britons in Spain) likened virtual health to WebMD:

***"I'm a big fan of WebMD, I used it a lot through pregnancy due to not being able to speak Spanish fluently."***

More than one of our families said that this type of service should be made available to local populations not just expat populations:

***"Everyone could benefit from this."*** – Sharmas in India.



*"I'm a big fan of WebMD, I used it a lot through pregnancy due to not being able to speak Spanish fluently."*

*Holton family (Brits in Spain)*



# Views on virtual health

*"Virtual health sounds very interesting, we would definitely use it. I've had to send pictures to my sister back home for advice. Currently you can go and buy anything in Nigeria without a prescription so you could be misdiagnosing. It's better to have a second, unbiased opinion."*

*Godwin family (Americans in Nigeria)*

*"I can see virtual health saving time and money. Plus, if they could send prescriptions we would definitely use it."*

*Agbo family (Nigerians in India)*

*"I like the idea of not having to queue!"*

*Anonymous*

*"For ongoing conditions like diabetes, it would be great when periodic assessment is needed."*

*Kumarswamy family (Indians in Dubai)*

*"I have used the NHS helpline in the UK. I love the idea of being able to use this for the children, especially for minor issues."*

*Sek family (Chinese in Singapore)*

*"The best doctors aren't available in Dubai so it would be good to get a second opinion from the doctors in India."*

*Kumarswamy family (Indians in Dubai)*

*"This would be great because we are so remote. Especially for mental health issues."*

*Kirwan-Elliott family (Australians in Hong Kong)*

*"It would be good to speak to specialist doctors."*

*Kumarswamy family (Indians in Dubai)*

*"I like the idea of this because we currently have to travel 20 minutes to see the doctor."*

*Birchall family (Jamaicans in Canada)*

*"We used something like this in Brazil, would be great if we could access in Canada, especially for the kids. However, I wouldn't pay on top of insurance for this, I'd expect it to be included."*

*Lagnado family (Brazilians in Canada)*

*"It would be good if you could do mental health appointments, it would be less embarrassing."*

*Prusty family (Indians in Canada)*





# Virtual health case study

We had a customer who accessed our vHealth service because he was concerned that he had diabetes. He was keen to try vHealth as he didn't have access to a quality primary care doctor where he lived, and didn't want to see a diabetes specialist without a confirmed diagnosis. We arranged a 30-minute consultation with the patient, took a full history and we understood all his medical issues and concerns. The vHealth doctors decided that he needed a fasting blood glucose test so we sent a phlebotomist to the person's house with the right instructions so that he could take the blood test at the right time.

The blood tests then came back to our vHealth doctor who, 24 hours later, phoned the patient and talked him through the results.

The customer was diagnosed as diabetic, so we talked him through the treatment options and together took the decision to start the customer on a prescription medication. We issued the prescription and it was delivered to the patient's door.



Now, we review our customer's condition through video health consultation on a regular basis. We also have his blood sugars because he submits them through his phone. This means that before the consultation, the doctor can see what the blood sugars have been doing since the last check-in and give much more in-depth consultation and advice.

The customer is happy as his diabetes is now being managed and it's all been diagnosed without the need for a single in-person doctor appointment.



# Challenges to virtual health



## Familiarity and trust

The key challenges to virtual health lie with the lack of familiarity with and trust in the doctors who are providing the service: “Who is actually providing the service and are they real doctors?” asked one respondent.

## Caution

Some of the families from the US expressed a view that American doctors would be very cautious and unlikely to prescribe medication or give a definitive diagnosis remotely. The fear of errors being made and litigation would limit their input to general advice.

## Language barriers

Language could be a potential issue if visiting local doctors. The general preference would be to be able to access doctors from their home country — or, better still, to have the choice between the two options.

## Scepticism and the limits of technology

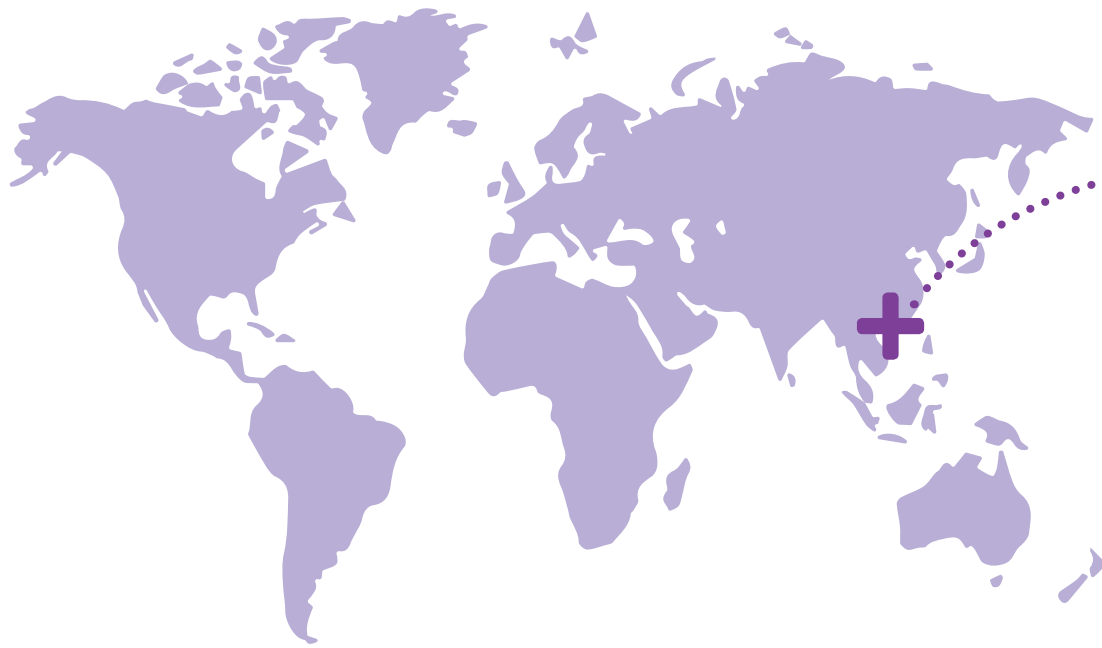
Some of our families were sceptical that anything more than a simple diagnosis could be done by phone or Skype call. Others worried that the technology may not work in some countries, adding that it “could be intimidating to people who don’t use technology.” – Lynch family (Americans in Mexico).

Even those with reservations about the details of virtual health said that they could see it would be a benefit as part of their health care coverage, but added: “I wouldn’t pay for something like this on top of insurance. I’d expect it as part of the coverage.”

## What patients pay to see a primary care doctor

<b>Canada</b>	FREE
<b>UK</b>	FREE
<b>France</b>	\$25 (of which most is reimbursed by the government later)
<b>Germany</b>	\$5-\$11
<b>USA</b>	\$30-\$200 (depending on insurance)

*“It could be intimidating for people who don’t use technology.”*



## Health care in Hong Kong

Our families explained that, overall, Hong Kong has a very good system which is easy to access but the quality of hospitals can vary. The public system is reasonably easy to use and there are relatively small charges for using the system:

***"Even though you pay \$5 to register to use the system and \$10 per night if you have to stay, the fact that you are paying towards your care makes the care you get better. We had a friend who hit her head very badly. Within minutes***

***she had an MRI. While we were in France we had to sit in A&E for four hours before even being seen."*** said Britons Georgina and Nick Shiroy.

Health insurance isn't mandatory in Hong Kong, but our respondents felt that it would be very expensive to go without:

***"We have been lucky because everything has been provided for us through insurance."*** – Cherry (Filipino in Hong Kong).

The Leung family (Hong Kongers in Singapore) found that the cost of maternity care was extremely high in Hong Kong but wasn't covered by their particular health insurance policy:

***"The maternity care and childbirth wasn't included and that was an issue — it's much more expensive than in Singapore. Other than that we've found that the medical insurance has been great and we've had no issues."***

*"The fact that you are paying towards your care makes the care you get better."*

*Shiroy (Britons in Hong Kong)*





## Health care in Spain

The health service in Spain was widely reported as being “basic, but efficient.” There weren’t usually long waits to be seen and the administrative side of the system is straightforward. Downsides were felt to be the availability of more specialist services and the fact that some medicines and treatments are only available privately.

We heard that doctors are too quick to prescribe medicine, even when it doesn’t seem appropriate or for issues that will resolve in time without medication:

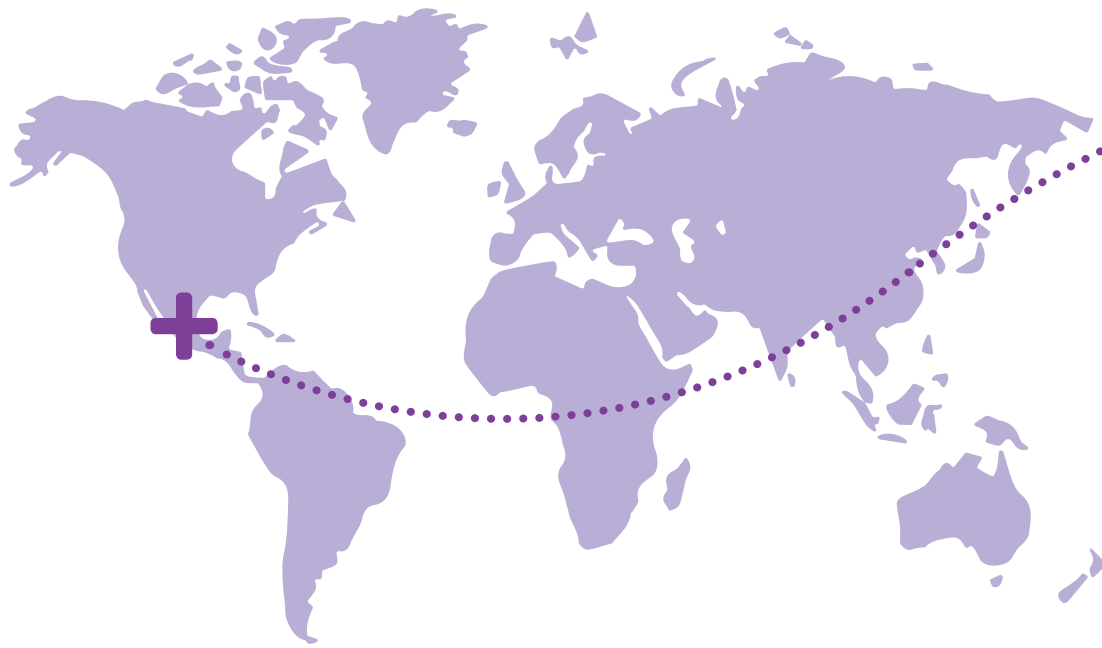
***“We’ve got insurance and we can go private, but sometimes I think you get better treatment in the public (system) — it really works.”*** – Zamuruev family (Russians in Spain).

***“I wish there was more time to assess the real issues but I think the doctors just want to get it sorted so they give you antibiotics when really all that’s needed is a painkiller.”***  
– Anonymous.



***“We’ve got insurance and we can go private, but sometimes I think you get better treatment in the public (system) — it really works.”***

*Zamuruev family (Russians in Spain).*



## Health care in Mexico

We received very mixed views on the Mexican system. Some people said the system was flawed and slow but there was also praise for the 'human' side of the medical staff.

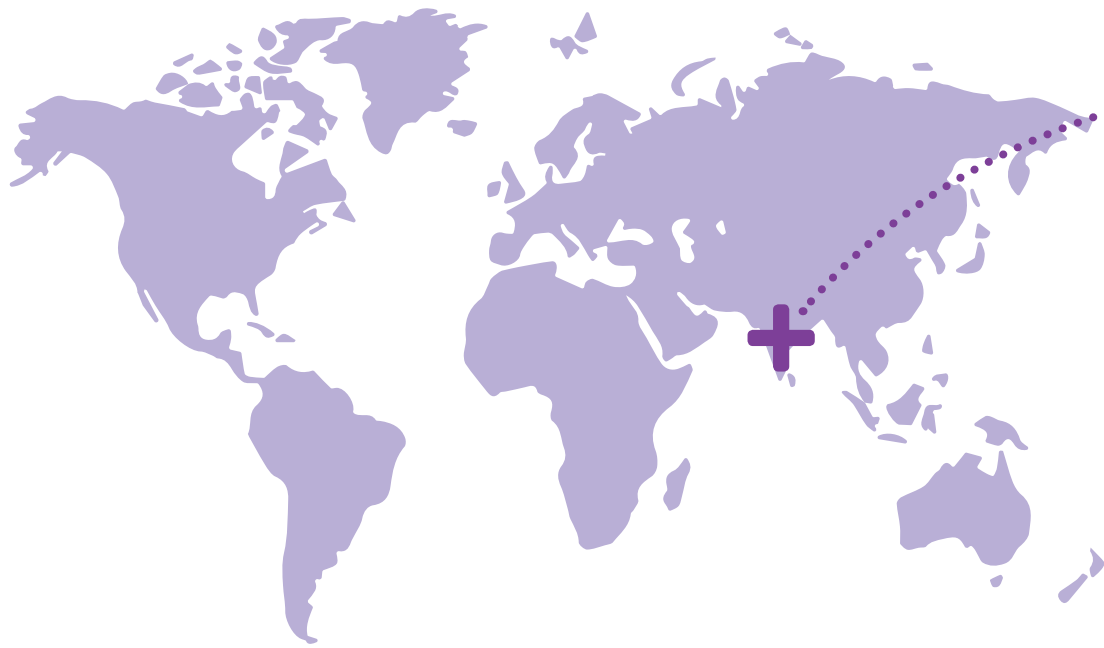
*"I've become much more health-conscious since living here because I absolutely don't want to get seriously ill in Mexico. There's not enough medicine and we had a lot of trouble finding vaccinations anywhere. Being in the private system with health insurance makes a major difference. Something that can take months to be sorted in the public system can be sorted for the next day."* – Astacio family (Canadians in Mexico).

*"It's so bad that a lot of people self-medicate: they check online and see if they can source those medicines themselves. You even have to take your own blood."*

– Anonymous

*"Mexico is an absolute nightmare, you're more likely to get ill from visiting the hospital than you were before you went. It's so bad that a lot of people self-medicate: they check online and see if they can source those medicines themselves. You even have to take your own blood."* – Anonymous.

For Americans living in Mexico, the pay-as-you go service is looked upon favourably because it costs less than the amount paid in co-payments for health insurance in the US. However, for non-Americans it is felt to be very expensive.



## Health care in India

There are mixed reports on the health care system in India. This is reflected in other reports that highlight big differences between hospital quality — especially urban versus rural. Responses often depended on where the family were from — those from similarly developing countries viewed it more favourably than those from countries with more sophisticated health care systems.

Coming from Nepal, the Sharma family said: “The health care system in India seems to work well. It’s better than Nepal at least. It’s fairly easy to access and the quality of care is good.”

And the Indian Kumarswamy family in Dubai said that “if I had an emergency, I’d be happier returning to India for treatment than having it here in Dubai. The best doctors aren’t available here so I would want a second opinion from an Indian doctor.”

Many expats in India choose to access high-quality private services through their insurers.

***“If you have the money you can survive in India. The poor struggle to get all the facilities in the hospital and if you pay you get the best among the rest.”*** – Boppuri family (Malaysians in India).

***“That is why you end up consulting the chemist because the doctor process is so long.”***

***Expats in India are far more likely to have international private medical insurance (iPMI) and be aware of health costs than Indian citizens***





## Health care in Nigeria

As was reported on Nigeria's infrastructure, health care is slow and inefficient when it works at all. It took a year for the American Godwin family to get a diabetes testing kit and some respondents said it's hard to know who to trust.

And be prepared to pay for absolutely everything.

***"They don't even provide food or sheets for the bed, you need to bring this."*** – Godwin family – (Americans in Nigeria).

Some reported particularly bad service from doctors in saying they were more interested in making money than helping the patient:

***"We went because one of the children had an allergic reaction and needed treatment. The doctor was appalling, not interested in us at all and only interested in presenting the bill."*** – Witter family (Britons in Nigeria).

Nigeria is another country where problems in the health system and a lack of faith in medical staff, both in private and public systems, resulted in people self-diagnosing and self-medicating, often using the internet as the 'trusted source'.

***"You are your own doctor."*** – Godwin family (Americans in Nigeria).

*"You are your own doctor."*

*Godwin family (Americans in Nigeria)*





## Health care in Singapore

It is compulsory to have insurance in Singapore and the fact that people have to pay is viewed positively by some. Health care quality is good and there are fewer waiting lists and queues.

The Sek family (Chinese in Singapore) has a child with a peanut allergy which was dealt with quickly and efficiently.

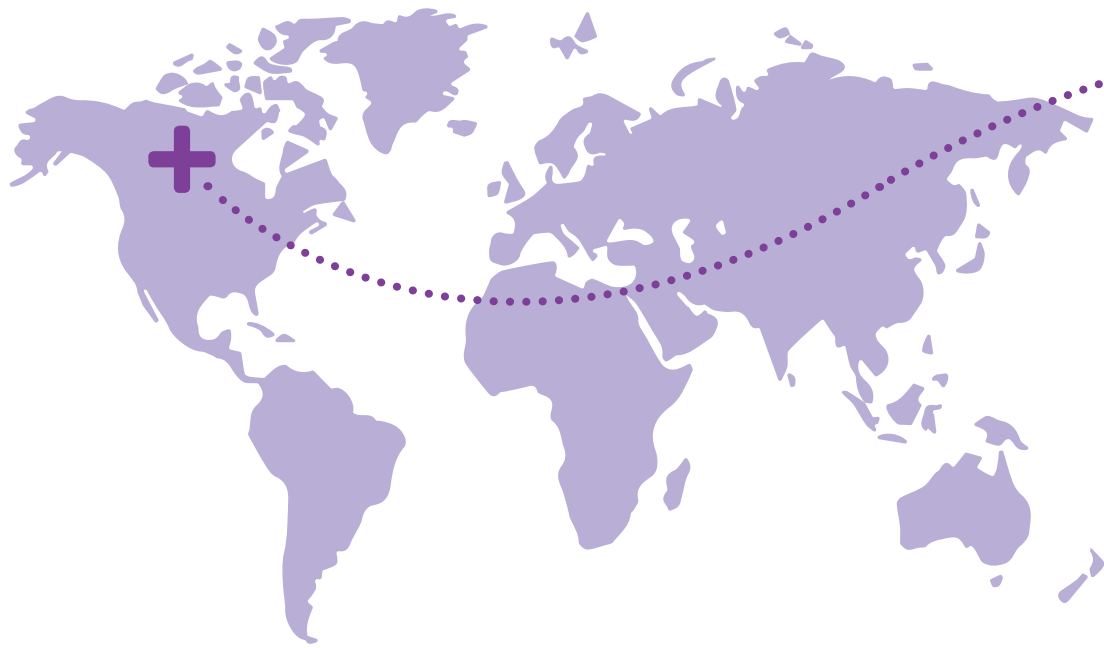
***“Collecting medicine is quick and easy, much better than the UK. The GPs aren’t reluctant to give out medicine.”***

Not everyone sees readiness to give out medicine as positive. People would much rather be given advice on prevention rather than just cure. This can also lead to a lack of trust towards the doctors and result in people either self-medicating or researching symptoms online rather than going to the doctor.

***Expats in Singapore are more likely to be aware of international private medical insurance (iPMI) and health costs than Singapore citizens.***

***“Collecting medicine is quick and easy, much better than the UK. The GPs aren’t reluctant to give out medicine”***

*Sek family (Chinese in Singapore)*



## Health care in Canada

In Canada, new residents must wait three months before being covered by a Health Card, and everyone — including babies — needs their own Health Card. So it is important to arrange your own private health insurance in advance to see you through at least these initial three months. The waiting period begins on the date that you establish your residence in Canada and ends after three calendar months.

***“You’re on edge for that initial period. I looked everywhere online and couldn’t find a suitable temporary health insurance to cover us.”*** – Lagnado family (Brazilians in Canada).

The public health care system is looked on favourably amongst those that have used it. The Lagnado family likened the quality to the private system in their home country, Brazil.

A more critical view of the Canadian system came from Angela (American in Canada), who had cause to use both physical and mental health services:

*“It’s an abysmal system in Canada. They call it accessible but it isn’t and there aren’t enough doctors. You can only cover one issue at each visit so if you have a number of things to manage you have to come back again and again.”*

### Health spending per person per year (private and public)

USA	\$9,451
Germany	\$5,267
Canada	\$4,609
France	\$4,407
UK	\$4,003

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Singapore	Qatar
France	Thailand
Mexico	Canada





# The role of insurers

Many traditional insurance companies are increasingly repositioning themselves as health care providers: covering a range of ongoing health and wellness products and services, rather than simply covering the cost of treatments. But how do expats and insurance users view insurers?

Almost all of our families feel that health insurers are important and a positive part of the jigsaw when moving away, but very few see them as part of a support network that goes beyond the core provision of payment for a claim: health insurers do not play a specific role in family life other than to be there should the worst happen.

People purchase health insurance for peace of mind more than anything else — and they'd prefer not to have to use it.

***“My insurance company is good, they pay when I claim and that’s really all I need. I wish we didn’t have to go through all the paperwork though: paying up-front and having to claim back.”*** – Leung family (Hong Kongers in Singapore).

Most families found it difficult to come up with other ways in which an insurer could be a part of their lives more regularly — it’s not something they have ever really experienced. We did note, however, that people are more likely to talk positively about their employer if they have provided iPMI.

***Expats have more awareness of international private medical insurance and health care costs, than local nationals***



Here are some of the extra benefits respondents thought health insurers could provide:

### Health information

A few families said they'd use a centralised hub to find information relating to health — either through an app or just online. Those who hadn't, said that the service could be of great usefulness and value. This is viewed as a potential way to address some of the issues and doubts that people can have with health care systems that they are not familiar with.



*“Being in a country that isn't your own leads to a feeling of greater vulnerability.”*

### Advice

Some respondents cited sleep advice, healthy eating and fitness tips. Those who did so said it would be more likely to come through their employer, and not directly from the insurer. This meant it was seen as employers looking after their employees, not just a way for insurers to increase premiums (though it's important to note that this last comment is a perception and does not necessarily reflect real-world practice).

***“Information on the country you are visiting before you get there [would be useful]. If you know people within the country you are going to then you get to know certain things through the eyes of your friends. This way it would give you a different perspective and that's needed because it's a minefield when you first arrive”*** – Bibhuti Prusty (Indian in Canada)

One of our families spoke very highly of their insurer, because they were regularly visited at work “to do things like health checks, blood pressure and cholesterol checks — all in the comfort of the office.”



## Health incentives

Some of our families said they'd like 'rewards for getting healthier'. For example, an app that links the amount of exercise, steps and healthy eating together.

"If you improve throughout the year and no claims are made then a reduction in premiums would be nice!"

## Annual health checks

Some families said free annual health checks would be good.

Having a family makes the risk of serious illness feel greater, so being able to monitor this on a regular basis would be a great benefit. And living in a country that isn't your own only leads to a feeling of greater vulnerability.

## Discounts

Discounted gym memberships are 'nice to have', but not essential. Expats living in Hong Kong, Dubai and Singapore in particular, often have access to gyms and pools in their apartment blocks. While some of our families make use of these facilities, the majority don't — "but the kids do because it's fun for them and not a chore."



Almost everyone living in those countries would like to do more exercise, but, as is the case with so many adults, it often remains a dream.

## The middle man

A few of our families wanted insurers to be intermediaries for other services:

***"If insurers could direct people, not just their members, to frontline services and be a gateway to specialists that would make things so much smoother."*** – Lagnados (Brazilians in Canada).

***Expats in UAE have a far more positive view of health checks and screening than UAE citizens***





# Who's responsible for your health?

It's a great question: who should be responsible for an individual's health? Well, of course the individual should be, but at Aetna International, we firmly believe that health insurers should also be responsible for the health of the people they insure.

Health insurers have traditionally been just bill payers, but today it makes sense for us to make sure that our customers are kept well.

Aetna International is changing. For years we were a health insurance company and benefits provider, but we want to be a lot more than that. Part of that is making sure we offer really good insurance. The other part is

offering a primary health care service that gives our customers access to a trusted medical opinion as well as a suite of other health care services at their disposal, when they need them, wherever they need them.

So why are we, at Aetna International, as insurers, so concerned about keeping you well? There are numerous reasons:

1. Our mission is to build a healthier world and we genuinely believe in keeping people healthy. The healthier we can help to keep our customers, the less they need to access overburdened health care services and facilities and the better their quality of life.
2. We want our customers to stay with us as long as possible. That means doing more than just paying the bills. It's about doing and providing things that really help to keep customers healthy and help manage conditions in a way that's useful to them.



**Dr. Stella George**  
Senior Medical Director,  
Aetna International

*"Hospitals, doctors and other parts of the health care system make money when you're unwell. We make money when you're in good health so we really want to try and keep you well."*



**Personal security  
and safety**

# Personal security and safety

Many expats work in countries where families are at risk from wars, terror threats or petty criminals. What is it like to live with this? And how do expats tackle it?

Personal safety and security is a major concern for families living away from home. Luckily for most of our families, they feel safe and secure in their new homes. For some this was not the case at all as they now endured a range of new threats to the safety and security of their families.

## Safe and secure

The Australian family living in Hong Kong have never felt safer. They felt that women (particularly European women) can walk around at night without feeling threatened and they will happily put their young daughters in a taxi without concern.

The family acknowledge that while there seems to be less crime and violence on the streets of Hong Kong, it may still exist – “we just haven’t seen it.”

Some families moved away from their home country for reasons including safety.

*“You have to be vigilant. We’ve had several extortion threats, which is terrifying. That’s one of the reasons we don’t want to give a family photo.”*

– Anonymous

*“In Sao Paolo, you would have to go to a mall to feel safe. You might walk down a street and see bullet marks in a wall — a sight you are highly unlikely to see in Toronto.*

*“We don’t have a fear of crime here. The streets belong to crime in Brazil but the streets belong to the citizens in Toronto.”* – Lagnado family (Brazilians in Canada).

## Danger

Conversely, those living in Mexico don’t feel safe. And this isn’t just on the streets, these families’ fears extend beyond the threat of simple violence, to kidnap, extortion and identity theft. Not being from Mexico makes them more of a target.

*“You have to be vigilant. We’ve had several extortion calls which is terrifying. That’s one of the reasons we don’t want to give a family photo.”* – Anonymous.





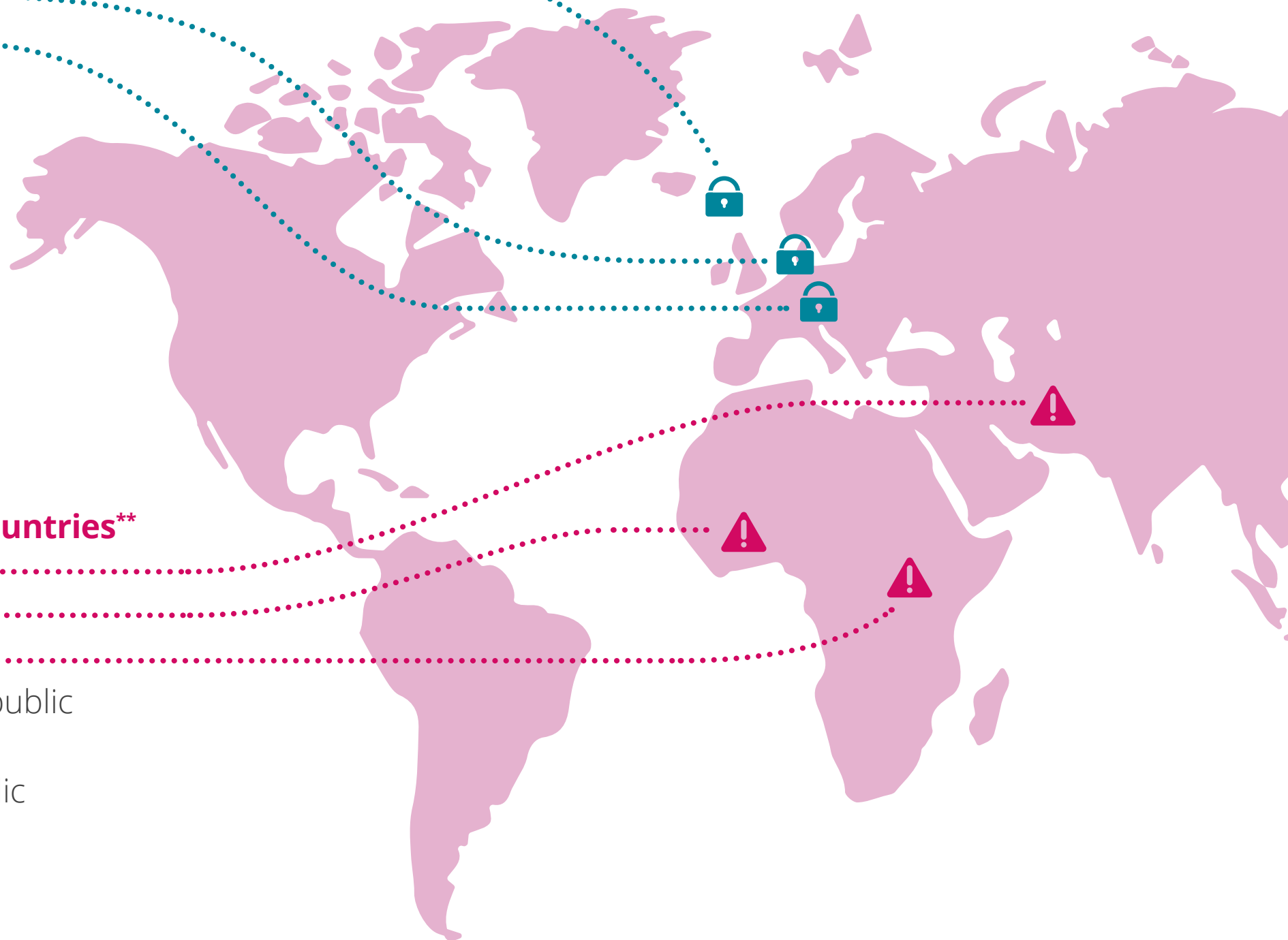


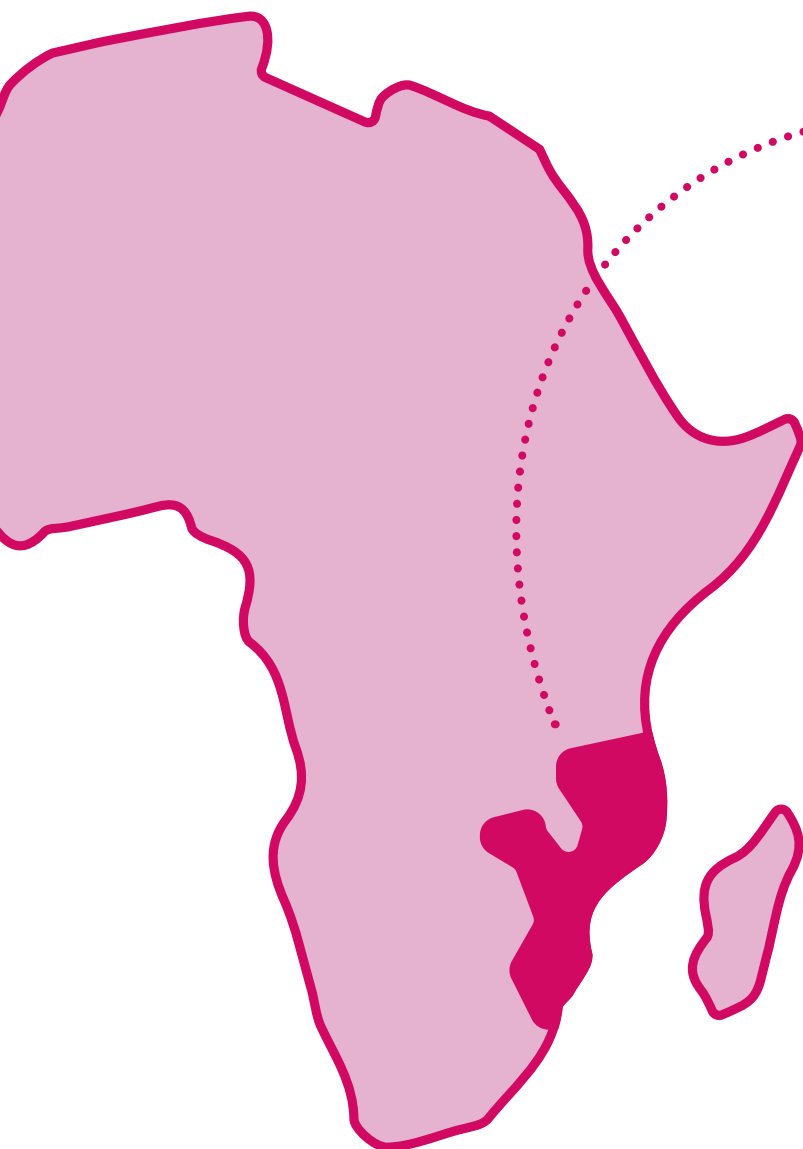
## 10 safest countries\*

1. Iceland
2. Denmark
3. Austria
4. New Zealand
5. Portugal
6. Czech Republic
7. Switzerland
8. Canada
9. Japan
10. Slovenia

## 10 most dangerous countries\*\*

1. Afghanistan
2. Burkina Faso
3. Burundi
4. Central African Republic
5. Chad
6. Democratic Republic Of Congo
7. Iraq
8. Libya
9. Mali
10. Mauritania





## Medical emergency in Mozambique

Many expats live in places that limit their care and treatment options, which can be life-threatening as one family discovered in East Africa. Dr Mitesh Patel, Medical Director, Aetna International tells their story:

### Tummy trouble

"We took a call around two in the morning, from the sister of an Aetna International member whose wife had been taken ill at their home in Mozambique. She'd been complaining of steadily worsening stomach pain so her husband had taken her to a local doctor to try to find out what was happening.

"The local doctor suspected an infected abscess and rushed her into hospital where she was prepped for immediate surgery. The plan was to drain the abscess and remove the infection."

### Major infection

"Once the patient was on the operating table the medical team discovered they were actually dealing with two abscesses, one in the colon behind the kidney. This was beyond the experience of both the team and the resources of the hospital. The surgeon needed to plan what to do next, so they stopped the operation and took the patient into recovery — with an open abdominal wound covered with gauze.

"At this point, the patient's health began to get worse and her sister made the call to our Care and Response Excellence (CARE) team via our emergency assistance line."



## Rapid evacuation

"It was clear that the patient was in an extremely dangerous position. If she stayed in that hospital, she would die within 24 hours, so we knew we had to work with the treating physician and, with the consent of the member's family, arrange to extract her to a facility better equipped to handle the situation as soon as possible.

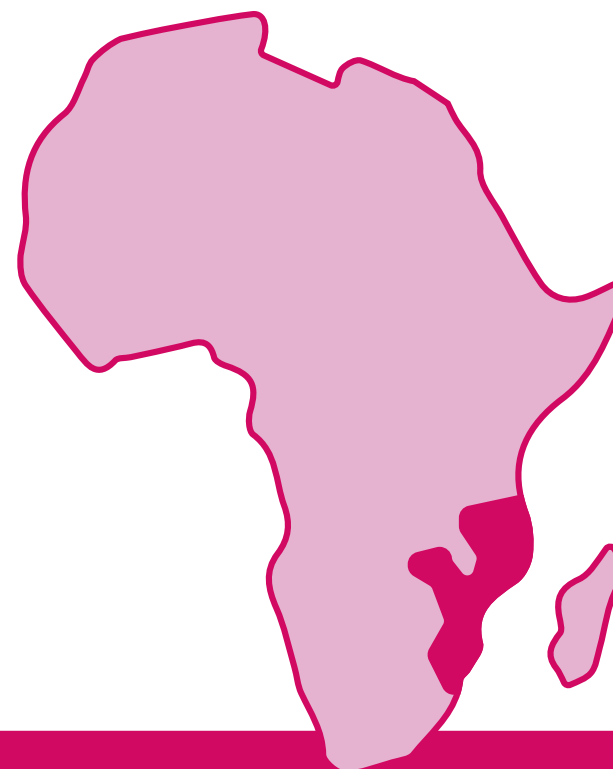
"Securing an air ambulance, we flew her out of the country and down to a hospital in Johannesburg. We'd already been in touch with the receiving hospital so they were primed to expect the patient, and immediately took her into their intensive care unit."

## Emergency surgery

"The patient needed emergency surgery and the team in Johannesburg rushed her into theatre within 12 hours of us receiving the initial call. After several complex operations — during which the surgeon had to perform a bowel resection — the patient's life was saved. But without that call from her sister, it's highly likely she would have died in Mozambique."

## Full recovery

"From a medical perspective, this was one of the worst cases I've seen. The patient spent five weeks recovering in hospital, during which time we continued to oversee her care. Fortunately, thanks to her family's quick action, she's now back at home, having made a full recovery."



*"They stopped the operation and took the patient into recovery... with an open abdominal wound covered with gauze."*



**Mitesh Patel**  
Medical Director,  
Aetna International





# Summary and conclusions



What is wellness? What does wellness mean to expats and the globally mobile? And how do they strive to achieve it?

### The individual

Wellness is a collection of factors, from the essential to the subjective: everyone agrees that exercise and mental health are key to wellness, while some agree that family and religion are important. What is common to all of these is that one size does not fit all. Wellness is complex and while commonality and patterns exist, it is essential that we do not reduce it to a useless simplicity that does not work for large swathes of humanity — with its huge variety of lifestyles and situations. From talking to our 32 families from 22 different countries, this could not be clearer.

Each individual needs to find what suits them: should they stay near their family or are they comfortable being far away? And then strive to make it a reality for them. The key is, don't sleepwalk through your life making passive decisions. Expats are often forced to address areas that others never have to think about, and this can encourage making positive, conscious decisions from diet and education, to family ties.

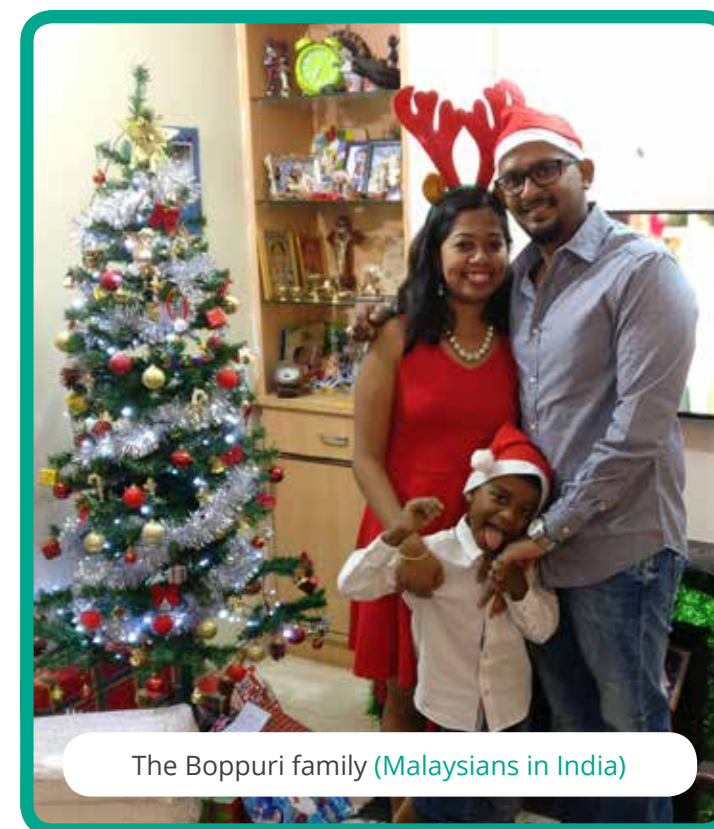
### Happiness

Directly and indirectly, happiness was a keystone of wellness — diet, fitness and mental health were just aspects to address in achieving it. Understanding what YOU need and then being able to get there is the challenge.

### Empowerment

An important but difficult factor for happiness faces those who see poverty. The direct effect of witnessing that can impact mood, but worse, the powerlessness to help is a real challenge for most people.

This feeds into the factor of empowerment. Having the power to choose and making our own choices about how we live our life makes us happier. Expats have a head-start on their static counterparts as most have made one of the biggest life choices by deciding to move to another country. Our report found that: 'The sense that it was an active choice and not a life that had been forced on to them made people more settled in their working lives'.



The Boppuri family (Malaysians in India)

### Family and friends

Both parents and children say that being far away from loved ones is the biggest negative influencer on overall wellness. Setting up contact using social media, video calls or telephone is therefore essential.

### Preparation and settling in

For expats, the first few months are essential to setting up good routines and habits for the family — often suggesting pre-trip planning as a way of setting yourself up for success. For some, the novelty of living somewhere new can →

wear off, for others it takes a few months to make things work. Advice and support seem essential to helping families settle. People who relocate without support can take a long time to settle and suffer from mental health issues or end up coming home.

### Diet and exercise

These two factors were the most recognisable parts of wellness — that a healthy body played a role equally

as important as a healthy mind. Expats in particular have an opportunity to address this, with many old habits — good and bad — being unsustainable in their new country of residence. Many make conscious, positive steps towards a healthier diet having been forced to reassess it.

Many families enjoyed access to cheaper, fresher, healthier food in their new country. This often goes hand in hand with exercise regimes but work pressures and business travel can mean expats are often time-poor, “and exercise is usually the first thing to go.” This in turn can lead to a spiral of stress and poor health.

### Health care

Our families recognised health care as one of the most important aspects of life overseas, but our conversations indicated that it was often inadequately researched or planned for in advance. Health care providers like Aetna International offer support from pre-trip planning to virtual health care which helps families settle, giving peace of mind, offering ongoing advice and support, as well as covering the cost of treatment. Why put something as important as access to the right care and support in the hands of a quick internet search?

Many people are cynical about insurers but describe wanting services such as those offered by companies like Aetna International: advice, country guides, virtual health care — both preventative care and condition management, pre-trip planning, ongoing support and mental health support. An ecosystem of health care such as this helps to keep people well, which in turn eases the burden on health and wellness resources, and keeps premiums in check.



The Lambo family (Americans in Spain)



## Climate

Many expats move abroad for a better climate and others enjoy a better climate as a happy by-product of moving for another reason. Many families said wellness was improved in better climates because it “allows people to be outdoors more.”

## Culture

Exposure to cultural diversity is a fundamental benefit but it was only seen as loosely linked to wellness — usually through wider horizons and a more positive self-image. Parents particularly like the fact that their children would grow up in a global environment — living an ‘international lifestyle’ and learning new languages.

## Mental health

While everyone agrees mental health is directly linked to wellness, expats have particular challenges whether it be related to increased stress or cultural norms and stigma in their new home.

## Mindfulness

Our expat interviewees not only acknowledge the role mindfulness can play, they say how moving abroad forces/ helps you to think about yourself, your body and your environment. For some this was about dietary choices, for others it took the form of meditation or prayer.

This also has its challenges as it can bring on stress, as people are forced to think about — even worry about — everything!



The Hargreave family (Americans in India)

## Summary

Wellness is complex and personal but expats have the positivity, insight and proactivity to achieve it by striking a healthy balance in their lives — especially with the right support from friends, family and health care partners.

# The research

What Is Wellness? Expat Family Health & Wellness Survey 2018 is an independent consumer research study into global expat views, commissioned by Aetna International and carried out by ID Insight Consulting.

Interviews were conducted with 32 families by phone or Skype in August 2017.

An expat is defined as an adult over the age of 18 years old who is currently living away from their country of origin or nationality or 'home country'.

The research covers views amongst a 'globally mobile' audience on a wide range of issues related to their lifestyles, interests, health and wellbeing.

Who we spoke to:

- 32 depth interviews conducted with more than 70 respondents within the main target group:
  - Globally mobile families living outside of their country of citizenship. This included: expat employees on assignment, business owners, self-employed and those supporting the family through home-work or childcare.
  - Qualitative fieldwork conducted as telephone depths. Survey sample families sourced through social media invitations.
  - Respondents were mostly English speaking but English was not necessarily their first language and the services of an interpreter were used for a small number of interviews. All respondents were over the age of 25.

- Family 'status' came naturally — while all were families living outside their home country, they had diverse circumstances and profiles and we were not prescriptive about the number of children or relationship status of parents. We included some single parent families and also included those with a wide range of children's ages — from six months to 18 years old.
- The 'depth guide' (the interview structure and questions) was structured in content but designed to be flexible depending on the respondent's circumstances and areas of interest.

The depth guide structure covered key themes including:

- Views on living outside of home country
- Wellness definitions
- Health and health care
- Virtual health
- Education
- Family life (spanned across all areas)

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