

**We're looking after teachers,
however far they go**



 **aetna™**

Your global health partner

Today, international schools are anything but a niche endeavour. Thanks to increasing demand, the market is expanding rapidly and at this point, over 80 percent of all students at these schools are the children of aspirational local parents. It's not just a market for expats.¹

However, expats are still in high demand to teach in these schools and to perform other vital roles that keep them running.

Rapid expansion in the sector is seeing international groups invest heavily in far-flung schools across the Americas, Africa and the Middle and Far East. And if the current rate of growth keeps up, the market is expected to be worth around \$89 billion by 2026.²

But, even when it becomes a multi-billion-dollar business, education is never really just about the money.

Finding the right balance

We don't just help brokers find the right cover for their clients. We help their clients take care of their staff in the long term — which is what Head of Corporate Sales Matthew Crudgington dubs the “paternalistic” aspect of the school environment.

But it's a balance.

As international schools grow, they tend to bring their human resource departments and other back office roles under one umbrella, in a single location. “This way, we're able to help them find savings in volume,” explains Crudgington. “But on the other hand, they still want to have a good variety of benefits for their people.”

We know where the middle ground lies. Our global network of health care partners helps us provide international schools with plans at the cost they're looking for, without compromising one bit on quality.

But it goes much further than this — because it's not just about creating a plan that works and calling it a day. We delve right down into the details to make sure everything is picture-perfect for everybody.

Structured with a steady hand

We don't think off-the-shelf solutions always work for international schools. It's not just because people living in different countries have different needs — in each school, there are different groups of staff we need to think about. So, we collaborate with brokers and human resource departments to make sure all the fine details are thought through.

There will be long-term expats who have settled overseas, and might be married with a family, says Hannah Parry, senior account manager. Their employer will be on the lookout for plans which offer value and variety. Then, she continues, there are younger staff heading abroad with less experience (and probably no dependents) who don't need such comprehensive cover.

There's also often local staff working as administrators, support staff and teaching assistants. They're already familiar with the health care system of their home country, and they might already get support from their government when it comes to health care. We'll tweak things so that they still get decent perks, without doubling up.

For key members of staff, we can even work out packages just for them, increasing limits or adding on extra cover — depending on who they are and what their job involves. Even if they're roaming between five schools in five nations every month, for example, we'll make sure their plan is still taking care of everything they'll need.

And a well-crafted health insurance plan doesn't just make sure existing staff are safe and well. It tempts new talent overseas.

Stepping in sooner

When a teacher became severely short of breath in Baku, Azerbaijan, a local hospital soon found the cause: blood clots in her lungs. In a situation as serious as this, it's vital that we get involved as quickly as possible.

¹<https://www.iscresearch.com/news-and-events/isc-news/isc-news- details/~post/international-schools-market-sees-growth-and-new-opportunities-this-year-20180117>

²<https://www.forbes.com/sites/nickmorrison/2016/06/29/international-schools-market-to-hit-89bn-by-2026/#318e6bbc70e3>

After speaking with the member and her doctor, we found a way for her to stay in Baku, supported by her friends — rather than being evacuated. And we arranged for a private nurse to stay with her so that she could safely enjoy a private room.

Checking in regularly, our medical team followed our member's progress closely while she was treated in the hospital and once she had recovered. And we're pleased to say that she's still happily teaching in Baku today.

Feeling at home

Moving to a new house in your hometown is stressful enough.

If you're a junior teacher heading (on your own) to a country you don't know, it's nerve wracking. And even for more experienced staff who have done it before, moving between cultures isn't always straightforward.

Knowing that we'll be there if anything goes awry is one thing. But we're not content to pay claims and say "job done".

We're doing much more than that.

We can help to organise all the screenings and medical exams their staff might need, and get them set up in their new home. For example, if your client runs a school in Vietnam, all foreign staff have to go through wellness tests and vaccinations before getting their visa. We can build the cost into our plans and work with our network to make it all happen.

We'll even give their staff something to read on the flight. Our destination guides are full of helpful facts about the local culture and customs, to save them from faux pas.

Once they're settled in, we're always just a call away. But by getting them ready for what is to come, they'll be far less stressed out about the whole thing.

Going further

We're always looking for ways to play a more active role in our members' everyday lives. Our Employee Assistance Programme (EAP) lets them turn to us for advice on their finances, legalities and much more.

We do our best to prepare your clients' teams for everything, because we know that even with the best support by their side, things can go wrong. We're not just talking about physical illness or injuries. When you're a long way from home, feeling cut off from the world you know and the people you love, it's easy to see how mental health can be affected.

If our members are finding it hard to cope with stress (one of the biggest problems teachers face today around the world)^{3,4}, or dealing with other mental health issues, our EAP will give them someone to talk to and set up ongoing specialist support to help them find ways to deal with it.

Meanwhile, we're still exploring new ways to help our members every day. Right now, we're piloting our vHealth app in a Singaporean school. The app lets users have a video or phone consultation with a doctor, without having to travel — and the early results from the pilot are looking very positive.

We've got big ambitions for the app, and we think teachers, in particular, will find it really handy. It's difficult for them to nip out during a lunch break to visit the general practitioner — they'll often be looking after children during that time. After the school day's over, they might be running extra-curricular events, marking papers, or even be picking up and looking after their own children.

It's a busy life, and we see vHealth as an accessible way to put them in touch with a doctor before anything gets too serious. And a face-to-face appointment, even if it's from a distance, adds a much more personal touch to the service.

Facing a crisis

A human resource department tipped us off that their expat staff in China were finding life very difficult. Many were at the start of their careers, didn't speak the local language and had moved abroad for the first time. Unsurprisingly, perhaps, feelings of stress and isolation spread quickly and things were rapidly getting worse.

We set up a dedicated crisis line for its staff, giving them direct access to expert support, and helped the school to promote it internally, so that its teachers felt comfortable making that all-important call.

³<https://www.gallup.com/services/178709/state-america-schools-report.aspx>

⁴<https://www.bbc.co.uk/news/uk-england-41280360>

Laying healthy foundations

A crucial part of living a healthy life is being prepared for what lies ahead.

As we've already mentioned, we can help to set up routine vaccinations and screenings — key when moving to a country with very different health risks.

But we also educate staff on how to stay safe after they arrive. Our online portal, Health Hub, gives them access to loads of tips about staying healthy and well, and lets them track their health over time (so they can spot any potential problems quickly).

It's because we believe in being part of the bigger picture. By keeping international schools' teams healthy, we're helping to keep the education of tomorrow's doctors and nurses (and every other promising student) on track. And if we can teach the teachers a thing or two to keep them fit and well — even better.

"Some of these schools are really into things like 'Lunch and Learn'", says Parry. "We'll get an Aetna nurse to come in and talk about things like managing stress or topics like breast cancer (to encourage early screenings)."

After all, it's not just students who have new things to learn.

Always learning

We're always open to new ways of doing things, because it's only with an open mind that we're able to carry on improving support for our members.

Whether it's something old or something we've never done before, we're always up for talking about it to keep our members safe and well.

We don't see it as going out of our way. It's what we're here for in the first place.

Because we believe in lifelong learning.

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