

**We're supporting the  
energy sector's global workforce**



 **aetna**<sup>TM</sup>

Your global health partner

# It's a sprawling industry.

**The energy sector relies on complex supply chains and a whole range of consultants and contractors to get the job done. If you add up all the different companies involved in running an offshore oil rig, (just as one example) the total can easily come to around 40 or 50.**

Then, you look a little closer, and find that seemingly different segments aren't always so far apart as they might seem. For example, an oil drilling operation might actually be powered by wind and solar projects,<sup>1</sup> making things even more complicated.

So, when you're talking about health care for the energy market, you're not just talking about the people on the front line drilling, building and mining. You're talking about everyone else taking on all the other vital day-to-day jobs, too.

By thinking differently about the way we do things, we're delivering seamless services across the world, for everyone involved.

## A worldwide sector

The energy sector was one of the first that expats around the globe started travelling for, explains Andy O'cain, sales director. Today, he says, it's one of the largest markets which heavily relies on an expat workforce. But, as James Carrick, United Kingdom sales manager comments, the net is a lot wider than you might first think.

"It's not just the traditional 'oil rig worker,'" he says. "They're blue collar, they're white collar — it's a real mix. We have a client whose primary source of income is ferrying people to and from oil rigs by helicopter. Another client is an engineering company which specialises in work for the oil and gas sector. And there's also a project management company — the

majority of projects it manages are for clients looking to develop mines or rigs."

There are millions of people working in the energy sector around the world — including around 10 million in the relatively young renewables sector,<sup>2</sup> which is still growing at a fast pace.<sup>3</sup>

This means there are lots of opportunities in the sector for people with the right skills — but also for brokers. Because in order to attract the right people, energy companies are looking for health care packages and other benefits that make the difference between working for them — and for their competitors.

When there's such a range of businesses within one sector, it's obvious that a single type of health care plan isn't going to suit them all. We cover all the key treatments and procedures you'd expect. But we also go the extra mile to create customised plans that do much more.

## Forever going further afield

Whether it's a wind farm in the middle of the North Sea,<sup>4</sup> an ultra-deep water oil platform in the Gulf of Mexico,<sup>5</sup> or a Sub-Saharan domestic solar project,<sup>6</sup> the energy sector takes its employees to some of the world's most remote locations.

We've got hubs around the world, so we're always close at hand whenever we're needed, wherever firms are setting up their newest camp. We believe they should always get the same quality service for their employees, no matter where in the world those employees are.

Many organisations, explains Carrick, already have their own primary onsite care facilities — on oil rigs, for example, it's a legal requirement.

<sup>1</sup> <https://www.forbes.com/sites/johnparnell/2018/11/28/renewable-energy-laggard-exxonmobil-to-power-oil-exploration-with-wind-and-solar/#1fc819a268f3>

<sup>2</sup> <http://www.irena.org/newsroom/pressreleases/2018/May/Renewable-Energy-Jobs-Reach-10-Million-Worldwide-in-2017>

<sup>3</sup> <http://www.climateaction.org/news/bp-predicts-a-400-growth-in-renewable-energy-by-2040>

<sup>4</sup> <http://www.abb.co.uk/cawp/seitp202/be879eac2fced589c1257928002bdd32.aspx>

<sup>5</sup> <https://www.eenews.net/stories/1059964375>

<sup>6</sup> <https://medium.com/thebeammagazine/thomas-gottschalk-859863f72abd>

But we'll still step in to make things easier, by picking up the cost of claims and paying onsite clinics directly (wherever possible), before tying up any loose ends. And for cases which need a bit more attention, we've got a strong network of our own to back up the first responders.

This helps us to better control the cost of claims, which in turn helps us keep premiums down, which keeps you and your clients happy. It's all part of how we're creating long-term, sustainable, relationships.

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### **When your clients go further, so do we**

Under the endless Kazakh Steppe in Kazakhstan lies an estimated 30 billion barrels of oil reserves and 1.1 thousand cubic metres of natural gas.<sup>7</sup> It's no surprise, then, that many companies are interested in what the country has to offer.

We've partnered with a private hospital in Astana to provide high-quality care for workers in the region, and by working closely with the hospital, we're keeping everything efficient and cost effective. We'll continue to set up partnerships like these around the world, to make sure there's always a helping hand nearby for our members.

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### **Navigating the red tape**

When energy companies expand their operations into new countries, we like to make sure everything is in place for a smooth transition.

They're always looking for new opportunities, but it's easy for anyone to feel swamped by all the different rules and regulations — particularly when you're operating in 70 countries or more, like the biggest companies in the sector.

"Put yourself in the shoes of the human resource manager, MD or CEO of an energy company, you just want to know that health care is taken care of," says O'cain. "They don't have spare time to deal with the details — they want an insurer that explains to them what's going to happen ahead of time, and then just goes ahead and delivers everything they need."

He cites the recent example of the introduction of the Value Added Tax (VAT) in the Middle East. Members of the Gulf Cooperation Council are in the process of introducing VAT at 5%. It's a big change, particularly

for the energy sector, as its membership is made up of major oil-producing nations: the United Arab Emirates, Qatar, Saudi Arabia, Kuwait, Bahrain and Oman.

When things like this happen, we update literature, communications backdate documents, ensure consistent terminology across the board, and take care of all the other challenges. Then we simply let our clients know what has changed.

Elsewhere, companies have been wrangling with the European Union's General Data Protection Regulation, which came into force in 2018. We used local knowledge from our teams in the region to inform clients around the world about how to handle EU citizens' data, to keep things running smoothly. And we made sure all the bits relating to health care were in line with the new rules.

It's not just about setting things up — it's about partnerships that make life easier for our members and their employers in the long run.

### **Helping brokers help their clients**

"The industry's moved on from someone becoming ill and making a claim, and then hoping that we pay for it," says O'cain. "We're going beyond that, to try and help the workforce stay healthy — that's where we start adding real value."

Our Employee Assistance Programme (EAP) helps to take weight off their minds every day, giving members advice on fitting into to the local culture, dealing with financial matters and a place to turn when their head isn't in the right place. When people are working a long way away from their family and friends, they don't have the support networks they usually rely on.

The EAP bridges that gap, giving them a friendly voice to talk to and confidential guidance. Meanwhile, our vHealth app lets members speak to a doctor on a video call (or just on the phone) to get advice, prescriptions and referrals without leaving their home or office. It's a helpful way of catching problems early on, since getting a proper checkup in a hectic environment can be difficult.

It's already up and running in India, and we'll roll it out soon in the Middle East and other markets. It's still in the early days, but we're keen to get vHealth into the hands of as many of our members as possible — and we need brokers' help to shout about it.

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<sup>7</sup><https://www.theoilandgasyear.com/market/kazakhstan/>

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## Preparing for the work ahead

The northern territory of South America is well known for its biodiversity and tropical climate. But to the general public it's perhaps less commonly thought of as an oil producer — despite holding around 302 billion barrels of oil reserves. One of our clients tapping into this particular supply wanted to streamline its medical pre-screenings. To align with OFAC (Office of Foreign Assets Control) rules, these are a necessity for anyone working offshore (among members of the trade association Oil & Gas UK).

We partnered with a network of doctors to help our client get access to a certain number of guaranteed screenings per year. And we didn't just take a job off our client's (and their broker's) hands — thanks to the volume of work, we managed to cut the price per screening, too.

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## Doing more for the energy sector

Whether they're drilling in well-known or far-flung oilfields, or building solar panels in the Sahara, we're doing everything we can to help our members in the energy sector across the world access top-notch health care — and much more.

We don't just think being healthy has to do with physical well-being. We look at the full picture, and think about the impact of remote, rotational work when putting together our plans.

And we pair up each of your clients with a dedicated senior account manager, to help them look after their portfolio and smooth everything over when things change.

Because we believe in the right care, for the right person, at the right time.

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