



Successful international assignments

**Developing and supporting healthy, happy, productive
overseas employees: A guide for global businesses**

[AetnaInternational.com](https://www.aetnainternational.com)

831800-01-01 (10/21)





Contents

3	Foreword by Aetna International's President	21	Part 3: Combatting risk with cost-effective employee management solutions	32	Conclusion
4	Part 1: Meeting the needs of the international employer			33	About Aetna International
	1.A The true cost of international assignments		3.A 4 key pre-episode cost containment measures	34	Caring for globally mobile and expat employees: 8 steps to success
	1.B Cost containment		3.B Top 4 during episode cost control strategies		
	1.C Understanding expat employee needs		3.C 3 critical post-episode cost management measures		
11	Part 2: How to get serious about duty of care		3.D How to effectively control employee assignment budgets		
	2.A Safety, security and cultural awareness	27	Part 4: How international assignment success is about more than just insurance		
	2.B Access to quality health care around the world		4.A The benefits of connected care		
	2.C The benefits of ongoing care		4.B Tools and services that support healthy overseas assignments		
	2.D Ensuring medical emergencies are in hand				
	2.E The importance of good mental health				
	2.F The role of physical health				
	2.G Meeting the needs of family				

Foreword

Welcome to Aetna International's guide to successful international assignments.



For many organisations, especially multinational corporations, foreign assignments are an important way of bringing their values and corporate culture into regional offices. Globally mobile employees ensure that international teams are all working towards the same goals. Moving executive staff to affiliate companies in other countries also helps to transfer operational knowledge and management skills and builds trust between locations.

At the same time, foreign assignments can bring with them a level of risk and uncertainty as employees their families navigate unfamiliar cultures while living far from traditional support structures. These challenges have only increased in the wake of the COVID-19 pandemic and political and social unrest in many countries.

We created this guide to help you increase the likelihood of successful international assignments for your employees. It covers a range of important aspects of employee relocation, from pre-trip planning through to employee support in their new location. It offers insight, advice and guidance to help keep employees healthy, happy and productive. But it is not only the employee who matters; it is also vitally important to look after the families of those who undertake international assignments. The family must be adequately supported in their new location to give the assignment the best chance of success — a happy family means a happy employee.

Conversely, anxiety and stress, which are commonly associated with living and working in a new culture, can lead to lower productivity and higher health-related costs for employees and companies. In this guide we discuss important services that can help your employees improve their physical and mental health, which can reduce absenteeism and increase productivity.

Every organisation's success is highly dependent on its people. We aim to help you keep your people healthy, motivated and productive. If employees — and their families — are happy and healthy, they will be much more likely to reach their own personal potential and will contribute more to your organisation's success, wherever they are in the world.

I hope you find this information useful. If you have any questions, or if you would like more information, our expert teams would be delighted to help you.

Richard di Benedetto
President, Aetna International



Part 1.

Meeting the needs of the
international employer

1.A: The true cost of international assignments

The risks of overseas relocation

While there are clear benefits to relocating staff abroad there are also risks involved on both sides, not least, the cost. For an employer, foreign assignments are among the most expensive HR projects, averaging two to three times the basic annual salary of the employee, and often running into hundreds of thousands of dollars. Factored into those costs are multiple flights, temporary accommodation, moving costs, health care expenses, and potentially school fees, if families are involved. There are financial implications on the employee side too – in the planning and preparation of their trip – but there are also emotional costs in leaving family and friends for the promise of an unfamiliar country.

Because foreign assignments are so expensive, companies involved in moving staff around the world are continually looking to find ways of ensuring they don't fail. Unfortunately, 20-45% of them do.

Why do assignments fail?

Overseas assignments fail for many reasons, most often when an employee's expectations of their new life don't quite match up to the reality. It can be something as straightforward as the change of climate. For someone sitting in an office situated in a rainy climate, the chance to relocate to Dubai might seem very appealing. However, the reality of arriving in the 40-degree summer temperatures with a family in tow and a significant amount of work pressure on their shoulders can prove an unpleasant shock. Sometimes relocations don't work out because people struggle to adapt to cultural differences in their new home.

Management recruiting firm Chalre Associates, details the five top reasons for expatriate assignment failure as:

- Family stress
- Cultural inflexibility
- Emotional immaturity
- Responsibility overload
- Physical breakdown

Understanding rising health care costs

Rising costs are driving inflation in the medical provision sector and, with it, customer insurance premiums. Continuing a decades-long phenomenon, global health care costs are rapidly rising as:

- Populations age
- Chronic conditions become more prevalent
- The demand for health care services outpaces the supply

“For an employer, foreign assignments are among the most expensive HR projects, averaging two to three times the basic annual salary of the employee.”

This rise is driven by numerous other factors, including individuals' lifestyle choices, rising demand for access to quality care, regulations that transfer the burden of costs to private plans and foreign exchange rates, as well as a new demographic of consumer – one that is technically savvy and demands personalised health and well-being solutions. In 2021, medical inflation was predicted to be 8.1%, significantly higher than inflation across the globe. (That compares with 7.2% in 2019 and 5.9% in 2020, when the pandemic caused a sharp decline in nonurgent care.) Projected rates of increase vary widely from 5.8% in Europe to 13.6% in Latin America. [One report](#) found that two-thirds of health insurers globally expect the upward trend to be greater or significantly greater over the next three years.

Another factor impacting the bottom lines of businesses is mandatory private health care in places such as Dubai. For businesses sending employees to the Emirate, this is often a cost they will have to absorb.

Top cost containment measures for employers

Every business faces a host of expenses, from materials costs to electricity bills. Smart businesses regularly review those expenses to ensure that they are necessary and appropriate.

Managing health care costs can add an extra layer of complexity. If a business cuts its health care benefits provision for its employees, it may save money in the short term, but this can result in staff sickness and reduced productivity, which will have an impact on revenue. By investing in health care, a business helps safeguard the health, well-being and productivity of its population. Healthy employees in turn help to reduce health care costs because fewer claims mean more controlled premium increases. It is clearly in the interests of businesses to keep their employees as healthy as possible.





1.B: Cost containment

Below are six examples of internationally recognised methods of health care cost containment and their composite parts. With such strategies in place, companies can manage the risk and cost of overseas assignments by partnering with health benefits providers.



1. Prevention and early intervention

Recognising that the most impactful cost mitigations can occur long before a health episode happens is critical to cost management. Innovative and forward-thinking health care partners or payers will be focused on keeping their members healthy, not just treating them when they become sick. Benefit providers should build processes where they are able to reach out to at-risk individuals to prevent illness before it develops. This should include condition-management and support programmes, ensuring people get the appropriate screenings and treatment.



2. Worldwide network management

Having access to a wide network of quality health care providers, including primary care doctors, specialists and hospitals ensures access to care at a competitive price. Network management ensures that reasonable and customary charges apply to treatment and that the right health outcomes are being achieved in the right place, at the right time.



3. Innovation, technology and new tools

Investing in innovative new technologies and services is a must in today's competitive health care environment. For example, providing virtual access to quality doctor care by phone or laptop from anywhere in the world lowers health care costs (for example by reducing the need to travel for treatment) and provides care when and where it's needed.

“ Having access to a wide network of quality health care providers, including primary care doctors, specialists and hospitals ensures access to care at a competitive price.”



4. Risk analysis

Experienced payers carry out risk analysis on the health care data of international employee populations. By looking at data relating to claims utilisation and individual health assessment, for example, organisations can see common diseases or emerging problems, enabling them to tackle them with proven health care solutions. These could include workplace webinars on health topics or clinician visits for personal consultations.



5. Effective case management and precertification

Concurrent review and discharge planning can help ensure individuals are getting the right service in the right setting. This continued support helps to ensure individuals follow post-treatment protocols and can help prevent a relapse and return to hospital.

Precertification, also known as preauthorisation, is a review of the 'need' for in-patient care or other care before admission. It can be used to ensure that easy-to-prescribe procedures are not overprescribed by health care providers. It also helps to ensure that individuals are receiving the best treatment solutions for their condition. Both factors help to keep health care costs in check.



6. Fraud, waste and abuse (FWA) prevention

Fraud includes misrepresenting, deceiving or concealing information for financial gain. Many health care providers have dedicated FWA teams, like Aetna's International Special Investigations Unit (ISIU). Teams such as this one employ fraud investigators and analysts to ensure the careful management of monies. When health benefits providers need to have the right systems in place to get the information they need, they have the power and experience to pursue abuse of funds, wherever they find it. For example, when someone's claim or claims reach a certain threshold, this can trigger a referral, to ensure funds aren't misused and honest clients get the level of cover they've paid for. By reducing FWA, health insurers can help to keep premiums as low as possible.

1.C: Understanding expat employee needs

Expats are a broad group: people of many ages, from all socioeconomic backgrounds and almost every country on earth. They are single, they're in couples and they're families. But those on corporate assignment are often united by their drive, ambition and career-mindedness.

Another thread that unites expat employees is that they all want to achieve and maintain good health for them and their loved ones. But these two traits often compete for priority at a busy and stressful time.

Many expats deprioritise their own health and health care when relocating as the demands of

settling in and amplified work pressures take precedence. This can result in degenerating physical and/or mental health of the assignee – in other words a degraded ability to meet the demands of the role – and the knock-on effect of this can be assignment failure.

Stress is a key reason for assignment failure, impacted by a range of unattended needs, from personal security and support network, to a lack of cultural knowledge and failure to integrate with local teams at work. The challenges of accommodation, diet, exercise, dependents' education and climate can also affect an individual's mental health.

“Aetna International continues to deepen its understanding of the broad range of ever-changing expat experiences as well as the increasing pressures and demands on businesses.”

Understanding the expat consumer

Pioneering Change survey, Aetna International, 2016

87% Embrace a degree of risk in their lives	81% Think people should take more responsibility for their health	74% Worried about the quality of health care in their new country	60% Feel stress is an unavoidable part of their lives	56% Say information overload means they don't know who to trust
52% Think future health services will be dominated by virtual support	51% Intend to be healthier but don't get round to doing anything about it	51% Are strong supporters of wearables to support healthy living	47% Trust the advice of friends and family more than professionals	47% Will look up symptoms online instead of going to a doctor or nurse
45% Are concerned about heart disease or high blood pressure	35% Are living away for more than five years	7% Say it's not worth paying for medical insurance	6% Are concerned about mental health issues	5% Think success is a result of chance and factors outside their control



International relocation is far more than a house, a job and an airline ticket – and no one's an expert until they've done it. Our surveys of expat experiences reveal that there are dozens of things that expats wished they'd known before moving, from understanding the schooling system and local food to basic language skills and the cost of living.

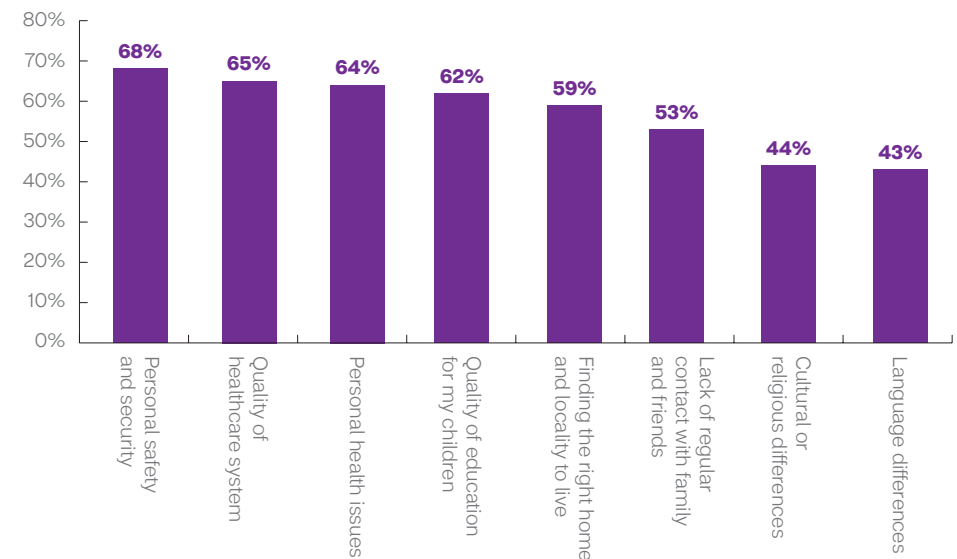
Aetna International continues to deepen its understanding of the broad range of ever-changing expat experiences as well as the increasing pressures and demands on businesses.

While we invest in large-scale surveys, the key to our understanding comes from our vast and growing practical experience from working over many years and around the globe. Our experts – many of whom are expats themselves – have helped organisations successfully manage the overseas relocation and management of thousands of people.

And we use data and insights on these varied demographics to drive the best health outcomes for all our members. For example, our What is Wellness? survey included in-depth data and commentary from families from all over the world, who had moved to a range of other countries. We found out what well-being meant to them, including aspects of diet, fitness, health care and security, to better understand the challenges of relocating internationally and settling in to a new life abroad.

Other surveys and studies have examined the impact on mental health and even personal identity in relocating abroad. This is one of the reasons why we understand the needs of international assignees.

Concerns when spending time in a new country?



“
Control the things
you can and then
deal with the rest
when it happens
”

Russian in Vietnam

“
Part of the reason
for travelling is the
different people and
cultures
”

Australian in
Singapore

“
Your health is the most
important thing, if you
don't have that then the
rest of it doesn't matter
”

Japanese in US

What is wellness? Survey, Aetna International, 2017 - 2018



Part 2.

How to get serious
about duty of care

Corporate health and wellness

Businesses have a duty of care to ensure their employees are looked after while they're abroad. This includes ensuring they have proper health and well-being cover and support services in place. Employers certainly need great core services, like medical, dental, disability and life cover. However, they're increasingly looking to partner with medical insurance experts who also have extensive knowledge of the international health care landscape and who can help them deliver a highly tailored package for their global employees.

Workplaces are also becoming increasingly diverse and complex, businesses are facing increasing demands for flexible and comprehensive health care benefits. This is particularly evident in the international private

medical insurance (iPMI) market, as companies recognise the responsibilities they have for employees working overseas. They are also increasingly recognising the key role a robust health care benefits package can have on talent acquisition and retention.

The best health care providers will work with a business (typically HR departments), focusing on building tailored international health plans that fulfil the health care and well-being needs of both the company and their employees. This means delivering on all the core services and budget requirements, but it also means creating wider ranging benefits programmes that support the well-being of employees while they're overseas.

“The best health care providers will work with a business, focusing on building tailored international health plans that fulfil the health care and well-being needs of both the company and their employees.”



2.A: Safety, security and cultural awareness

In a world of extremist ideologies, terrorist organisations and widespread violence, people are becoming increasingly aware of potential threats to their personal safety. Fortunately for organisations with internationally located employees, advances in technology are making it easier to be prepared, stay informed and keep in touch with partners that can support those in crisis.

For both employees with their family abroad on an international assignment and international business travellers taking a single business trip, understanding the security risks in the country they're travelling to is critical. This is one of the reasons we offer Aetna Security Assistance.

Aetna Security Assistance

The Aetna Security Assistance service is powered by Crisis24. Via an international network of security consultants, the service is designed to help employees stay safe and well-informed while they're overseas, and includes:

- Security threat analysis
- Cultural awareness
- Everyday incident support

Security threat analysis

Drawing on a network of trusted sources and monitoring security activity worldwide, Crisis24

ensures that they're among the first to know when a threat situation arises. Intelligence gathered by regional Crisis24 desks is communicated to members with eligible plans through several channels. These include:

- Crisis24 website
- 24/7 support phone line
- SMS alerts and email bulletins
- Email (country intelligence reports and travel safety briefs)

Cultural awareness

We can provide personalised city security briefs, as well as a comprehensive list of 'dos and don'ts' specific to a new country of residence, including what to wear to meetings, how to greet associates, dining out etiquette and more.

Everyday incident support

While not necessarily an emergency, a lost or stolen passport or missing paperwork can be more than an inconvenience. It can disrupt travel plans or access to care. Our support services can help employees resolve these situations quickly and efficiently so that plans are put back on track.

Other ways employers can support employees on assignment:

Local health requirements and regional events

To help people avoid being caught off-guard, it's also important for employees to be aware of and to keep up to date with required vaccinations, disease outbreaks and local news. The [CDC](#) and [WHO](#) websites are exceptional resources for regional health-related news.

Deep cultural insight

What's more, developing an awareness of the host country's culture will help employees smooth the transition into new business and social circles as they settle into a new way of life. There are numerous things that will help assignees feel prepared and confident in new situations. For example, understanding non-verbal communication, cultural sensitivities, language skills, business etiquette, country entry requirements and travel restrictions related to COVID-19. Aetna International's [Destination Guides](#) are a rich source for information of this nature.

Health care

Understanding how to navigate the new health care, financial, education and housing systems in their host country will also help individuals settle in and thrive more quickly. The [Health Hub](#) – secure member website, also includes a health care directory and provides access to the Care and Response Excellence (CARE) team, who can also help members find and navigate local health care.



We can provide personalised city security briefs, as well as a comprehensive list of 'dos and don'ts' specific to a new country of residence; including what to wear to meetings, how to greet associates, dining out etiquette and more.”

2.B: Access to quality health care around the world

Convenient access to high quality, reliable health care is one of the most important priorities for organisations with employees travelling internationally, especially if they're moving or living overseas with a family. The knowledge that someone's there to support your employees in the event of any mental or physical needs, major illness or medical emergency is a huge reassurance.

At Aetna International, our focus is always on the best health outcomes which means the right care in the right place at the right time, and at the right cost. We combine this case-by-case approach with our network of health care providers and international centres of excellence for the best health outcomes. It is essential that your international assignees can access quality health care wherever they are, whenever they need it. Public national health services may be of sufficient quality in some countries, but many assignees are posted to developing countries or areas where public health care may not be of satisfactory quality. In these cases, international Private Medical Insurance is often needed to ensure assignees can access quality care.

Virtual health care

Organisations might need to send top talent to isolated destinations, regions without quality health care facilities or personnel or into high pressure environments.

It is not appropriate to expect time-poor managers or executives to travel or wait for hours just to see a doctor – even if one exists within traveling distance.

This is, of course, not only a concern for those being sent overseas, but for the organisations sending them. Both parties want to be sure that treatable conditions don't become life-threatening simply because of a lack of access to quality care.

New technology is tackling the issue of accessibility – in particular, that of primary care – making health care more accessible to those where time, distance and other logistic factors can make primary care/GP appointments difficult.

One such technology is virtual health, which allows international assignees to access primary care – including video appointments through the use of digital technology – wherever they are.

A secondary benefit is the potential for reduced costs and more efficient monitoring and management of chronic diseases and conditions such as diabetes.

As such, virtual health not only gives employers peace of mind but can help contain costs.





2.C: The benefits of ongoing care

Whether your staff are at home or abroad, they may need ongoing care. This can be as simple as a health risk assessment with actionable next steps or as involved as chronic condition management, but these extremes and everything in between can affect whether an assignment is successful.

To provide this support, Aetna International's CARE team looks after the ongoing health and well-being of our members while they're overseas. The team operates globally, drawing

on a network of specialists, consultants and operational staff to provide our members with the support they need 24/7, 365 days a year.

The team also provides personalised health care support for all our members, whether they're travelling on a single business trip, looking to start a new life abroad, or relocating on an extended international assignment with their families.

2.D: Ensuring medical emergencies are in hand

If expats need to access emergency medical care or evacuation while overseas, this may be a challenge for a range of reasons. Maybe the individual is in a remote location, living in a place with no quality public health option or without certain technologies or experienced clinicians.

That's why our CARE team exists. The team comprises highly trained health care staff, who can call on a network of international health, well-being and medical transport logistics experts. In the event of a medical emergency or specialist care situation, the team can coordinate between the local treating doctor and other specialists round the region and the world, ensuring individuals get access to the right health care. That can mean flying the person to an appropriate health care provider in another country or collaborating with the local medical team on treatments that offer the best long-term health care benefit.

The CARE team:

- Assess members' urgent health care needs
- Transport people to the medical facility that will ensure the best health outcome including access to relevant expertise
- Arrange medical evacuations in the event of a health emergency
- Provide translation for members unfamiliar with language
- Take care of paperwork including invoices
- Ensure family and friend networks are in place at key time
- Provide emergency services to get patients to the facilities and expertise they need
- Prepare members with pre-trip planning, including medication checks
- Offer 24/7 support, available 365 days a year anywhere in the world
- Authorise treatment
- Liaise with clinicians to manage care and treatment

“ In the event of a medical emergency or specialist care situation, the team can coordinate between the local treating doctor and other specialists round the region and the world, ensuring individuals get access to the right health care.”

Read our medical emergency case studies to see how our emergency medical care has worked for our members at aetnainternational.com

2.E: The importance of good mental health

In western cultures, health care used to be primarily focused on the physical aspects that affect the body: diet, nutrition, the absence of illness, exercise and weight management. However, the COVID-19 pandemic accelerated a cultural shift in awareness of the stressors that can cause poor mental health and of the influence of the mind – mental and emotional health. With this shift has come a greater understanding and acceptance of the mind/body connection in achieving balanced, whole-person health.

Studies have shown that mental health is a powerful driver of whole-person health and well-being. Today, innovative organisations and providers in the health care space promote a culture of well-being that addresses mental health as well as physical health. Organisations recognise that when their people are healthy, they need fewer sick days and are happy, productive, engaged and loyal.

Employees' mental health can suffer because of external pressures and factors they cannot control, such as an increasingly demanding job role or work environment. They can also develop poor mental health because of internal pressures, such as striving for perfection.

For the globally mobile and expats, travelling or relocating internationally can bring its own set of pitfalls. According to the Worldwide Employee Relocation Council, relocation is the third most stressful life event. Heightened work demands often lie at the centre of chronic expat stress. Unrealistic expectations on the part of either employers or employees – or both – can set the stage for stress-related issues. Language barriers and difficulty assimilating to a new culture also contribute. Spouses often struggle

to adapt to their new circumstances and lifestyle. And because they frequently don't receive the support they need from their partners, who are consumed by work demands, their frustration cycles back to add to the stress their partner feels.

When you combine the pressures of work with those of relocating, you multiply the chances of the individual or their dependent(s) developing symptoms of poor mental health. Without the right guidance and support or professional intervention, stress and anxiety can develop into long-term conditions such as depression which can have disastrous consequences for the individual and their organisation. The impact of a failed assignment can be huge, taking a personal toll on individuals and their teams, but also on a business's bottom line.

As such, it's essential that employers build the right level of mental health support for those relocating abroad. Many health care providers can offer this kind of support as part of international private medical insurance (iPMI) cover.

Under the Aetna Mind banner, we offer a continuum of programs and services for our members, whether they live and however they feel:

- Healthy and thriving – and interested in learning new skills or developing their knowledge through self-paced tools.
 - Among other tools we offer, the AI-driven Wysa app offers a chat buddy and human coaching to help members work through negative thoughts and emotions.

- Surviving but struggling – and in need of a blend of self-paced tools and professional support
 - The AWARE program teaches mindfulness-based stress reduction through a six-week coaching regimen.
 - The Pzizz app supports better sleep, which can reduce a member's stress and anxiety.
- In crisis and unwell – and in need of professional help and intensive support.
 - For example, our vHealth service – virtual access to a primary care doctor – connects members with international accredited doctors for medical consultations and well-being support.
 - Our Employee Assistance Programmes offers convenient access to professional, confidential counselling.

Exclusive for Aetna members, Five For Me helps people build healthy habits in five minutes or less. Written by clinical experts, these articles provide advice, guidance, inspiration, and knowledge for mental health in bite-sized portions. [Click here for more details](#) about Five For Me.



2.F: The role of physical health

Employers and health care benefits providers both have a vested interest in keeping individuals healthy and well: healthier individuals mean lower health-related costs and reduced benefits premiums – a win-win for everyone.

Unfortunately, in the eyes of employees, many employers fall short in providing the support expats need. When we surveyed employees in September 2020, just 36% rated the support they receive for general wellness (such as blood pressure, heart rate and cholesterol-level checks) in the office as ‘good’ with the remainder rating it as ‘adequate’ or ‘poor’. Similarly, only 27% of employees ranked the support available to maintain the health of their bones, muscles and joints as ‘good’. Yet, 63% of employees said employer-provided physical health benefits were more important to them post-pandemic than they had been pre-pandemic.

As with mental health, physical health can be more difficult to maintain during overseas assignments when the boundaries between work and home life can become blurred and access to the outdoors can be difficult. Challenges include everything from having to participate in conference calls in the middle of the night to fighting extreme heat during summers in the Middle East.

For expats, another key aspect of building a healthy lifestyle is exercise. Many people find making time for exercise a challenge, and those living in unfamiliar countries, often with high-pressure jobs, can find it harder still. Is there access to outdoor spaces? Are there affordable gyms or other facilities nearby? Does the climate impact one’s ability to go for a run? As the data shows, wearables such as Fitbits can play a larger role in helping expats maintain a healthy lifestyle.

Diet and nutrition are two more key aspects of physical health, so it’s important that your assignee knows how to create a balanced and nutritious diet for them and their family in their new home. Research and planning are therefore an essential part of planning for a move. What is the local food? Where can we get the things we like? What is healthy, what isn’t? What are the healthy on-the-go options? How easy is it to cater to food intolerances or allergies or dietary restrictions?

It’s important that your assignees can access advice on building healthy lifestyles. Many individuals need guidance and support on how to stay active, as well as what sorts of physical exercise they can benefit from. Although physical health can be difficult to maintain during overseas assignments, expats can – with the right resources – maintain and even improve their health before returning home.

Aetna Well-being offers a faster, easier way for employees to access self-help tools and professional services to help them improve their overall well-being, including:

- Management of low back pain
- Smoking-cessation tools
- Access to gyms and fitness classes worldwide

Learn more about [Aetna Well-being](#).

Exclusive for Aetna members, Five For Me helps people build healthy habits in five minutes or less. Written by clinical experts, these articles provide advice, guidance, inspiration, and knowledge for physical health in bite-sized portions. [Click here for more details](#) about Five For Me.

By helping your expat employees get the support they need to balance their mental and physical well-being and achieve whole-person health, you increase the likelihood that they’ll succeed both during their international assignments and once they return home.



“Many individuals need guidance – as well as support – on how to stay active, as well as what sorts of physical exercise they can benefit from.”

2.G: Meeting the needs of family

Children's education

Many expats face the challenge of nurturing a young family and developing a career simultaneously. As such, education is a key concern, one that raises a multitude of questions for children of all ages. What will the curriculum be? What language options are there? Is the education high quality? Also, many schools have limited space, so preparing far in advance can be advisable.

This is why Aetna International offers specific information on the schooling and education options for expats heading to a number of countries in our international Destination Guides. These guides can help answer some of the questions parents may have, as well as support them as they organise their child's education in their new home.

Finding the right home

One of the biggest challenges of international relocation is accommodation: Where is nice? Where is safe? What are the housing options? Should we rent or buy? Can we buy? What are the prices? What are the specific processes for buying or renting in our destination. Our Destination Guides give information and advice on looking for accommodation in a range of countries, with details on everything from price ranges to where expat communities already exist.



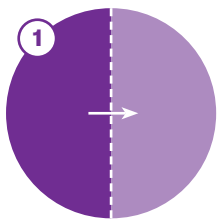
A woman with reddish hair, wearing a grey t-shirt and dark overalls, is focused on her work in a workshop. She is holding a small, intricate electronic component in her left hand and using a green-handled soldering iron in her right hand to work on it. The background is filled with various tools, including several blue-handled pliers hanging on a rack to the left, and other workshop equipment. A large, adjustable lamp is positioned above her work area, providing bright, focused light. The overall atmosphere is one of precision and craftsmanship in a technical environment.

Part 3.

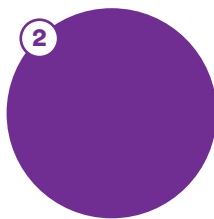
Combatting risk with cost-effective
employee management solutions

Risk management and cost containment

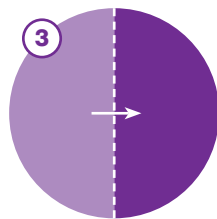
At Aetna International, we have always believed cost management is a discipline, not just an activity. Effective cost containment is holistic and proactive and looks at costs before, during and after a health episode to help deliver quality health outcomes and keep medical inflation in check. This is why we have developed our three-pronged methodology: the pre-, during and post-episode strategy for managing risk and costs. This includes support for individuals who are managing conditions or moving abroad.



Before health episode

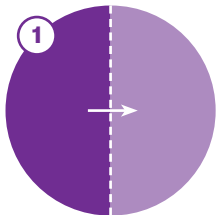


During health episode



Post health episode





3.A: 4 key pre-episode cost containment measures

1 Product design and network strategy

Recognising that the most impactful cost mitigations can occur long before a health episode happens is critical to cost management. Activities that are key for Aetna International's pre-episode strategy include product design and network strategy, excesses and deductibles, and condition management.

Efficient health care insurance products are at the core of Aetna International's vision. Our innovative product designs for every market and customer size and our mature, global network of over a million health care providers enable us to produce the most cost-effective health plans possible. In addition, we have invested heavily in cutting-edge technologies and provider partnerships to further advance product offerings.

Product design works in concert with network strategy. Insurers need to build medical networks that are big enough to give their members broad access to suitable facilities wherever they are, but not so big that the network is too difficult to manage.

2 Connecting individuals to health care providers

Being able to access quality care is an important concern for expats and those who travel frequently with their jobs. That's why we have built the infrastructure to facilitate that access – and advanced connectivity is key.

We help providers deliver high-quality care by providing them with access to the most complete, comprehensive, timely and actionable information. We accomplish this partly with our advanced, proprietary Health Information Exchange (HIE) technologies, which enable providers to share clinical data with one another securely and coordinate care across an entire organisation or community.

3 Condition management

While product design is a good foundation, it does not guarantee member health or that the member shares the benefits of cost savings. That's why we focus on condition management more than cost containment. We have advanced care management processes and algorithms to identify and proactively manage members who are at risk or have pre-existing chronic conditions

4 Outreach to at-risk individuals

It is important that your health care provider works closely and proactively with at-risk members. This is why we help people understand how their behaviour can influence their health and well-being, empowering them to take charge of their own health, rather than waiting until they become unwell.

“Efficient health care insurance products are at the core of Aetna International's vision.”

3.B: Top 4 during-episode cost control strategies

We react quickly to our members' health episodes when they do happen and proactively manage any related recovery. Our well-defined utilisation and care management processes come to the forefront when someone gets sick or injured. By working hand-in-hand with health care providers to quickly analyse and approve appropriate procedures, we ensure that the member receives the right treatment, at the right place, for the right cost.

Key competencies include:

- Pre-authorisation
- Concurrent review
- Case management
- Policy and operations.

1 Pre-authorisation (precertification)

Pre-authorisation is more often applicable to higher impact, but easier to administer, outpatient treatments. A good example is diagnostic tests such as MRI and PET screenings and blood tests, which are easy to prescribe and relatively simple to overprescribe. Insurers will generally not look to refuse this type of claim, but if a physician knows they have to call for authorisation, there is a degree of deterrent to overprescribing.

At Aetna International, members must seek pre-authorisation and give the medical rationale for in-patient hospitalisation, outpatient day surgery and high-cost outpatient treatment. The notification allows us to gauge medical necessity, check remaining benefits and authorise payment or recommend alternate courses of treatment.

We can also look at statistics for the provider or facility to see if they lie outside the norm for the specified procedure. This way, we can ensure that members are receiving medically appropriate treatment and that the cost of treatment is reasonable and customary, before treatment is received or costs are incurred. This can save money for our members as well as our business, thereby helping to keep medical inflation in check.

2 Clinical Policy Bulletins

Our Medical Clinical Policy Bulletins (CPBs) state our policy regarding the experimental and investigational status and medical necessity of medical technologies and other services. In making coverage decisions, our professional staff refer to the member's plan of benefits, and if necessary the CPBs and other Aetna-recognised criteria.

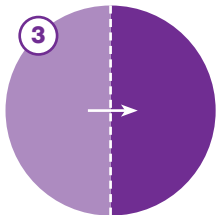
3 Review and Discharge planning

Discharge planning aims to improve the coordination of services and care after a patient's discharge from hospital. During a patient's hospitalisation, we review the treatment plan to ensure that it meets established medical criteria in a timely manner and certify the necessity, appropriateness and quality of services being provided.

An 'Observation stay' is when a patient visits a hospital – usually staying for 24 hours or less – to determine whether they need further treatment. The process is an alternative to an in-patient admission and allows reasonable and necessary time to evaluate treatment – and whether an in-patient admission is necessary.

4 Service/treatment coordination

This important process involves coordination of services to help meet a patient's health care needs, usually when the patient has a condition which requires multiple services from multiple providers. We work to steer patients to participating providers, reduce hospital admissions and re-admissions and eliminate unnecessary emergency room visits.



3.C: 3 critical post-episode cost management measures

1 Claim validity and FWA

Even long after a health event has happened, we continue to combat medical inflation through effective fraud, waste and abuse (FWA) processes, subrogation activities and policy and operations optimisation.

Our dedicated global special investigations unit combats FWA through a variety of methods, including proactive data mining and analysis, members and provider referrals and recovery processes.

As members of the European Healthcare Fraud and Corruption Network (EHFCN) and similar bodies around the world, we take our responsibility to fight FWA seriously. Operating at an international level, we are respected experts in our own right, often presenting at global fraud summits and working with other fraud-preventing bodies.

2 Subrogation

Subrogation is the process of determining that the right party is paying for care, and it's another key facet of our cost containment. Often globally mobile populations will have multiple coverages; ensuring that the right one is paying is a significant source of savings for customers.

3 Reasonable and customary charges for services

We are strongly committed to ensuring our customers' premiums are used in the right way, and we apply an across-the-board approach and access to a huge amount of data. It's a matter of having the systems in place to get the information we need, and then having the power and experience to pursue abuse of funds, wherever we find it. For example, when someone's claim or claims reach a certain threshold, this can trigger a referral to ensure that funds aren't misused and honest clients can get the level of cover they've paid for. We also apply sanctions on proven FWA cases, including recoveries of paid claims and non-payment of claims, criminal reporting and legal action.



3.D: How to effectively control employee assignment budgets

Many iPMI plans include deductibles and excess options to help employers manage costs and Aetna International offers high levels of flexibility to help our customers manage costs.

Many employers are implementing high deductible plans and annual benefit limits to share costs with employees. They are increasingly looking to partner with health and well-being providers that reward care models based on health outcomes. In this way, employers are able to manage the risk and cost of the health care demands of their employees and can help educate their employees by building a link between health and wealth. The option of a high deductible plan can have a positive impact on most consumers' health care premiums.

It has been showed that excesses, deductibles and benefit sub-limits influence behaviour, particularly when it comes to elective treatments such as vision and dental. Sharing costs with customers encourages individuals to make more informed decisions about the care options they choose.

Assignment failure and the risk to reputation

The high cost of relocating talent, assignee well-being and potential revenue impacts of failure make international relocation a risky business. This is exacerbated by the fact that the very nature of the assignment can help bring about its own failure.

Another key risk is that of damage to the reputation of the individual, the team or even the entire business. Board, c-suite or management level failure can result in negative PR with clients, suppliers or other stakeholders.

This is just another reason why it's essential to pick the right person for the job and prepare them for the role.

The importance of understanding compliance

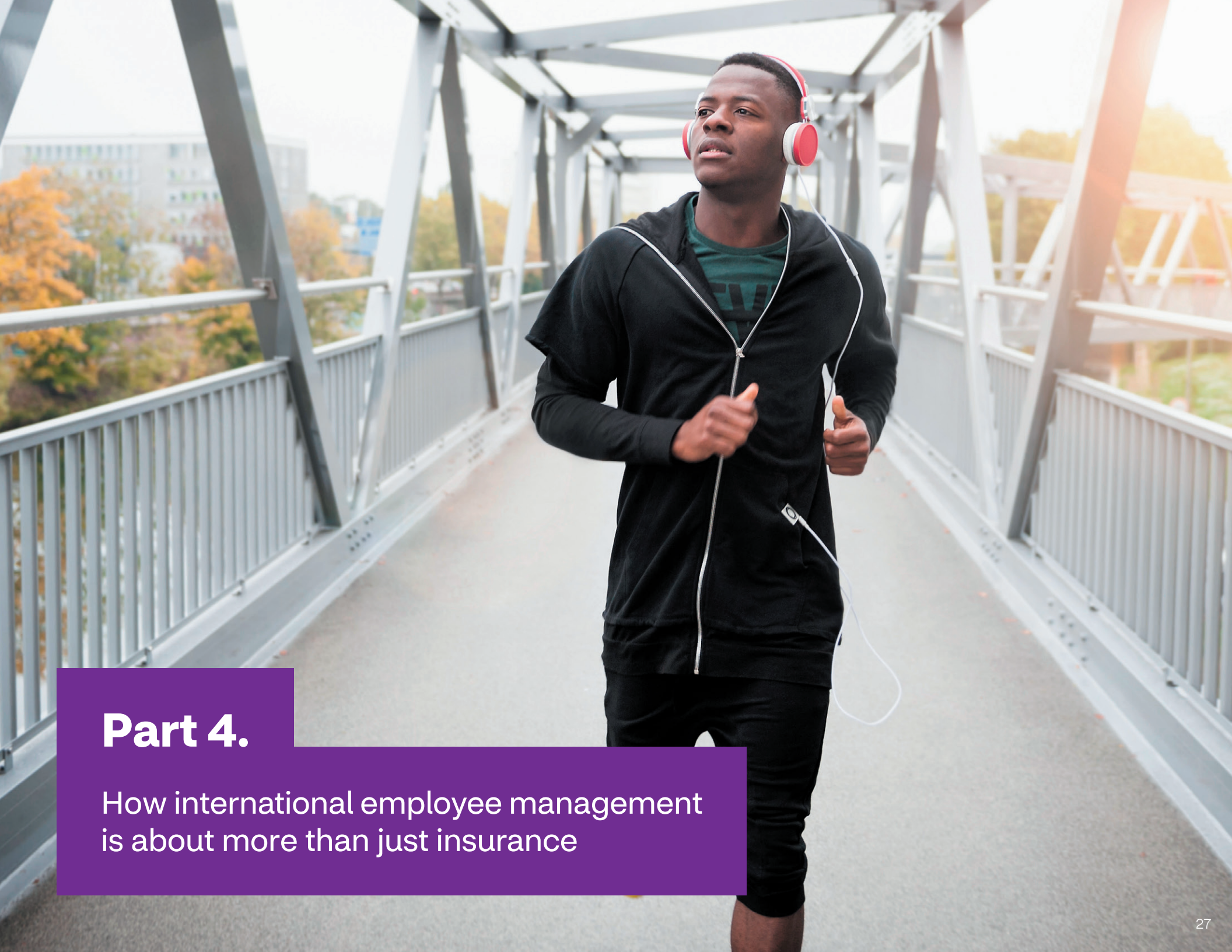
It's clear that the regulatory and licensing framework for health care insurance varies widely from territory to territory. Keeping abreast of what's required by region, and ensuring that Aetna International is complying with its obligations, is an objective we're constantly working hard to achieve.

Continuously meeting the demands of compliance ensures our members receive the right cover to meet their health care needs in whichever territory it's needed. And our brokers and plan sponsors can be confident that, when they work with us, they're offering their clients policies that meet stringent regulations in whichever territory they're covering.

The regulatory framework for global health care insurance is necessarily complex, with countries and regions independently governing how insurance companies must operate within their legislative boundaries.

And while some overriding principles of customer care apply equally all over the world, such as the requirement to treat customers fairly, when it comes to the finer details, legislation differs widely, from region to region. Similarly, enforcement authority roles and powers vary greatly between countries, with all players in the insurance process potentially answerable to more than one authority, and different styles of regulation.





Part 4.

How international employee management
is about more than just insurance

International employee management is about more than just insurance

Aetna International is more than a health insurance company. We are a health and well-being benefits partner. This means that we help keep our members well when they're thriving, help them to get support when they're struggling, and get the care they need when they are ill. We're here to help you build a healthier workplace and culture, full of healthy, happy, and productive people. One of the ways we do this is through connected care.



4.A: The benefits of connected care

Connected care means integrated care – connecting the dots between the patient, their health care providers (including specialists and medical facilities) and the payer, be it an insurance provider or government. Its focus is improving health outcomes for the patient.

The 6 principles of connected care

1. Evidence-based, personalised care:

Connected care starts with understanding a person's underlying needs and making sure doctors have all the information required to provide the best evidence-based care.

2. Whole-person health: Connected care also means addressing all the factors that can influence a person's all-round health – the physical, emotional, mental and environmental – not simply the delivery of health care services.

3. A predictive, preventive approach:

Connected care means analysing a lot of data, identifying trends and flagging potential problems. The earlier we identify and address problems, the more we can keep them from becoming catastrophic.

4. Participatory care: Connected care is about connecting patients to their own care, making them active participants rather than passive recipients.

5. Clear, patient-centric communications:

When treatment is medically appropriate and communicated clearly, patients are more likely to understand their care plan, follow that plan and have support, when and where they need it.

6. Care that is accessible and convenient:

Technology addresses issues of access to care by making it much easier to get care in the first place, using just a mobile device or desktop computer. We also make it easy for people access care in their local community.

Connected care: the virtual gateway

Whether it's a family doctor or a specialist, medical professionals can play an important role in getting your employees the support they need. A primary care doctor will look at their health holistically, helping each person balance their mental, emotional, and physical health and well-being. Providers can:

- Administer wellness assessments and preventative screenings based on the individual's medical history
- Prescribe treatment and help make important health decisions
- Direct people to a specialist

Virtual telemedicine offerings provide easy access to primary care medical consultations, prescriptions, and well-being support, directly from a smartphone. Once your employees have downloaded the appropriate app and registered their details, they can talk to internationally accredited, specially trained telemedicine doctors through their computer or smartphone, any time they need it*.

With our telemedicine offerings, members have 24/7 access to experienced doctors for telephone and video consultations no matter where they are**.

- vHealth by Aetna is our award-winning virtual care service available to members outside the United States, including India, Asia Pacific, UAE and UK*.
- Teladoc is our virtual care support available to members in the United States***.

Telemedicine, whether vHealth or Teladoc, allows time-strapped workers and those who don't have access to quality in-person care to receive the care they need. It's just one way we help your organisation fulfil its duty of care responsibilities and keep your people as healthy and productive as possible.

“ This approach takes a holistic view of an individual's health.”

*Subject to plan eligibility ** Video consultations are not available in Dubai. *** Teladoc services vary by plan type.

Connected care: healthy made easy

CARE team

If your employees aren't eligible for telemedicine, they can always turn to our Care and Response Excellence (CARE) team of clinical experts for support. Through one-one-one telephone-based care, our members will receive dedicated personalised support. This confidential, comprehensive care is built right into our plans. Having the CARE team on hand is like having a nurse in the family. The nurse will:

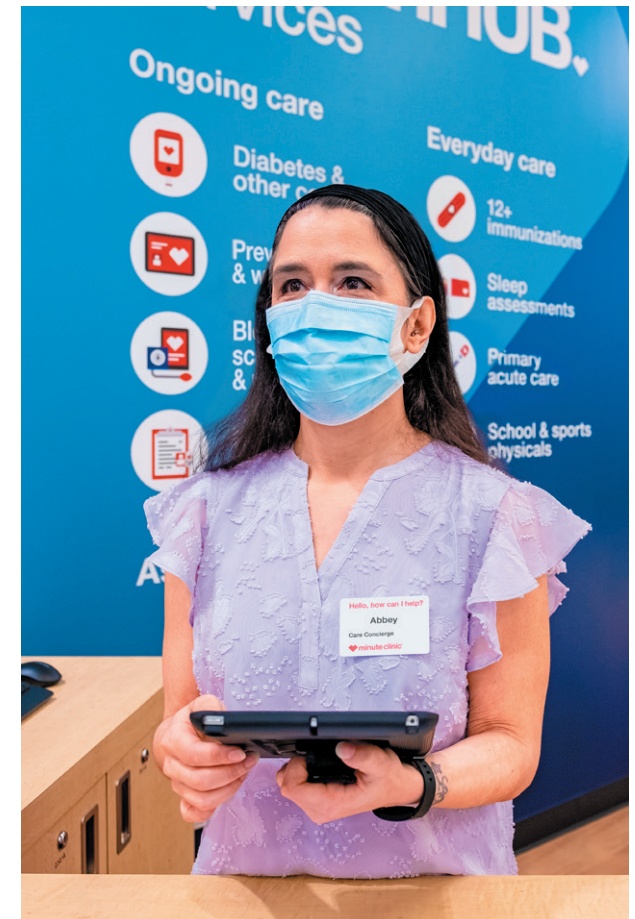
- Be a trusted advisor for improving your employees' health and ensuring they receive proper care
- Get to know their family history and medical history
- Monitor their health and identify issues before they occur
- Help them overcome daily stressors
- Help them manage an on-going chronic or acute health condition
- Help them work out whether they're covered for particular specialists or treatment

- Help people find doctors and hospitals in their specific region
- Provide culturally appropriate care recommendations
- Coordinate and supervise emergency medical evacuations
- Assess medical devices or prescription medications
- Help with Letter of Authorisations (LOA) if your employee chooses an out-of-network provider

MinuteClinic® and HealthHUB®

For those in the United States, we're delivering a simpler, more convenient health care experience. MinuteClinic and HealthHUB health care providers at CVS Pharmacy® locations can:

- Diagnose, treat and write prescriptions
- Provide vaccinations, routine lab tests and educational resources for chronic conditions
- Treat minor wounds, abrasions, joint sprains and skin conditions



4.B: Tools and services that support healthy overseas assignments

Online employee portal, tools and services

At Aetna International, we put members at the heart of their own health care journey. Our member activation and onboarding journey offers helps members stay healthier for longer. This approach puts people in control of their health, giving them access to medical documentation, insurance documents, health and well-being advice and tips as well as access to virtual care from anywhere in the world 24/7.

Members benefit from a simple, personalised member registration and login process, no matter where they are. Members outside of the

U.S. on certain plans can also benefit from a new online health engagement survey featuring real-time results and a new dashboard in Health Hub that connects them to personalised health and well-being solutions.

This virtual ecosystem places care professionals and customer support firmly by our members' side, helping them to realise their health ambitions.

Online employer portal

Employers can manage their employees' plans and even enrol new members of staff and their dependants through our online portal.

Dedicated Account Manager

Businesses can also benefit from a dedicated account manager who can support with a variety of tasks, including:

- Claims analysis and risk analysis
- Plan enhancement, adjustments and queries

Up-to-date news and insights

Aetna International is a frequent publisher of new useful and insight articles and white papers so you and your employees can stay up-to-date with the latest industry news and advice. You and your teams can also connect with us on social media, from Facebook and Twitter to LinkedIn.

For articles on thought leadership, health and wellness and well-being advice, head to aetnainternational.com





Conclusion

Industry news headlines so often report the significant risks associated with international assignments and managing internationally located employees. Many detail how the increasing fiscal strain that international assignments places on organisations can impact the health and well-being of individuals.

In our experience, the businesses making international assignments work include those for whom employee well-being is ingrained in their

culture, and those who partner with experienced international health and well-being partners and benefits providers.

Although maintaining robust, healthy employees is a universal challenge, each instance requires a tailored solution. There is an opportunity for organisations to embrace solutions that will help ensure the resilience of its infrastructure and employee well-being.

Head to aetnainternational.com/en/individuals/make-most-of-plan/contact-us.html for contact details for your region.

About Aetna International

Local health plans for global people

Aetna International provides health and well-being benefits to more than 800,000 people around the world, many of whom receive cover through their employer. We work with organisations large and small; from international Fortune 500s to small to medium enterprises (SMEs). Our clients include many industries, including oil and gas, education, faith-based, financial and technology. We also work with governments to meet the health care needs of their citizens – both in-country and globally mobile.



800k +
members



165 +
year heritage



1,700
Aetna International
employees

50

in-house clinical
professionals

1.3 mil

providers in our
global network

3 mil

users of vHealth by
Aetna in India

98%

customer
retention

200

Countries/territories
served

16

offices around
the world



Examples of Recent Awards

Best Individual International Healthcare Provider

UK Health & Protection Awards 2021

Best Group International PMI Provider -- highly commended

UK Health & Protection Awards 2021

Best IPMI Provider of the Year

International Investments

Best Product Innovation Award 2020

2020 Business+ Awards in Thailand

Best Group International Private Medical Insurance Provider (for the eighth consecutive year!)

Health Insurance Awards, UK

Specialist Benefits Provider of the Year

Workplace Savings and Benefits



Caring for globally mobile and expat employees: **8 steps to success**

We know that you want the best for your employees and your business. That's why Aetna International offers a wide range of health and well-being solutions to help you build a culture of well-being and ensure assignment success.

As well as supporting your employees, we have a deep understanding of how you can drive successful travel and relocation outcomes.

Here is a step-by-step guide of things your organisation can do to help ensure assignment success, including some of the Aetna International tools and resources you can use in the process.

1. Screening

Evaluate the employee's ability to cope with the stress of international relocation:

- Collate references and background checks
- Conduct face-to-face interviews
- Assess language abilities
- Assess vocational, interpersonal, personality and cultural competency
- Conduct standardised medical and psychological screening

Consider sending the employee on a short trip as a toe-in-the-water first experience to gauge their suitability for relocation. This can be especially useful when the employee has never worked overseas before.

Read about "*The true cost of international assignments*" in our [Guide to Successful International Assignments](#).

2. Medicals

Commission a primary care provider or relocation specialist to conduct a standard medical screening ahead of the pending relocation. This will help flag any of your employees' medical needs proactively and ensure that chronic disease or medication requirements are addressed. To ensure that illness does not sabotage the assignment, confirm that medications, referrals to doctors for ongoing treatment and other resources are in place well before departure.

Many organisations use a formal health assessment to gauge emotional well-being, work/life balance and physical health – a range of aspects that can affect quality of life now and in the future. The employee's answers result in the identification of health risks and provide guidance in the form of practical steps and reading material to help reduce risk factors.

Learn more about "*The role of physical health*" in our [Guide to Successful International Assignments](#).

3. Mental health

A medical evaluation could be coupled with a mental health assessment – both for the assignee and their spouse or partner. If mental health issues go unnoticed or develop and go unaddressed, the entire assignment could be at risk.

Help your employee establish a structured support framework before, during and after their assignment. This could include a spousal support programme and destination services that address unique family needs, if appropriate. This will aid the transition and minimise risk.

- [Aetna Mind](#) offers members mental and emotional well-being support. From self-help and online resources to professional support, members will get the right help no matter how they're feeling. Aetna Mind is built right into our benefits and is available through our secure member portal, called Health Hub.

Find out more about "*The importance of good mental health*" in our [Guide to Successful International Assignments](#).

“Research is essential. Many people benefit from an advance trip – especially those taking children as it helps to make the destination, and what it holds, less of an unknown to children.”



4. Medical assistance

When your employees relocate, there's lots of planning involved. From accommodation and schools to travel arrangements and packing, there are countless details to consider. Health care providers and employers both have a key role to play, one that begins long before an assignment starts. Make sure you have solutions in place to meet the needs of your globally mobile or expat workers before they arise.

Pre-trip planning

Pre-planning can be especially useful for those employees who are pregnant or managing a long-term condition, immediate health complications or a family member's relocation concerns. Aim to work with a provider that offers a comprehensive pre-trip planning service, including: a detailed pre-trip planning programme, including information about the health care system in your destination country; and coordination of medical care and help with obtaining prescriptions and medical devices overseas.

- Our 24/7 year-round pre-trip planning service can help ensure the health care and well-being needs of your employees, and their families, are considered and covered for their trip or expat assignment. [Read more about the value of pre-trip planning.](#)

Health care access and navigation

Employees and employers alike need to know that if an individual gets ill, they will receive quality, timely treatment wherever they are – or wherever they need to go. Aetna International can help ensure the best health outcomes in the event of a disease/condition diagnosis, as well as the provision for emergency medical care and evacuations.

- [vHealth](#) makes it easy to arrange a consultation with an internationally accredited doctor, directly from a computer or smartphone, at any time (subject to plan eligibility. Available outside the U.S.). Likewise, [Teladoc](#) provides easy access to doctor consults, prescriptions and well-being support from a smartphone (subject to plan eligibility. Available within the U.S. only)

It's important to provide wrap around health care, from before your employee leaves home, right up to the moment they return and beyond. Other areas of care to consider are care management, maternity management, discharge planning and preauthorisation processes.

Discover more about “Access to quality health care around the world” in our [Guide to Successful International Assignments.](#)

5. Health protection

Emergency medical assistance

Make sure you provide your employees with easy-access rapid support in the event of an emergency. Expats needing access to emergency medical care while overseas may find themselves miles from the facilities and expertise they need. If an urgent medical situation arises, your employee needs to know they have the support of a team:

- Of highly trained health care staff who can call on a network of international health, well-being and medical transport logistics experts.
- Who will work with your employee's treating physician and family to authorise the best possible treatment, or arrange to evacuate the employee to an appropriate medical centre of excellence if needed, either by air ambulance, ground ambulance or commercial airline?
- Who will get your employee home and repatriate them if needs be?
- Our [Care and Response Excellence \(CARE\) team](#) offers end-to-end health and wellness support for expats and the globally mobile. The services operates 24/7, 365 days a year and is available just about anywhere in the world. Emergency medical evacuation and repatriation are included in all our plans.

Repatriation

Many expats return home to find that their new language skills and intercultural abilities create a reverse culture shock, and they have trouble fitting in again. The loss of autonomy, a new professional approach and changes among their colleagues can make for a challenging reintegration at work. Support both the returning assignee and their family for the best results. Look at the possibility of mentoring and repatriation training. Also, try to utilise their international experience by having them mentor colleagues who plan to relocate abroad. While repatriation support is easy to overlook, it's the first step in ensuring that the next overseas assignment is a success.

- Aetna Mind offers members mental and emotional well-being support. From self-help and online resources to professional support, members will get the right help no matter how they're feeling. Aetna Mind is built right into our benefits and is available through our secure member portal, called Health Hub.

Discover more about *"Access to quality health care around the world"* or find out more about *"The importance of good mental health"* in our [Guide to Successful International Assignments](#).

6. Personal safety and security

Work to guarantee your employees' safety while they're living and working abroad. Forces out of your control, such as political instability, economic volatility, natural disasters and crime, have led to an understandable prioritization of safety and security. Provide safety training, travel monitoring, evacuation procedures and even kidnap and ransom insurances if the location demands it.

Employees can benefit from security reports, especially if they are in high-risk areas. Many providers offer access to services such as: Minute-by-minute updates on global security threats; A 24/7 travel assistance phone line; and SMS alerts and email bulletins.

Aetna Security Assistance, powered by Crisis24, provides these services to our customers and their employees.

See *"Safety, security and cultural awareness"* in our [Guide to Successful International Assignments](#).

“Employees with secure, confidential access to clinical counsellors, coaches and work-life balance experts have the opportunity to address their concerns before they have the chance to manifest into long-term health problems.”

7. Training and cross-culture support

Work with relocating staff to prepare and detail areas that need attention, from cultural training and advising on what to expect to providing support networks and mental health support. As the move gets closer, provide cultural briefings (social, historical, cultural and political).

Induction and touch points

Create a thorough induction process, including organisational and technical induction. Invest in personnel management (team cohesion, interpersonal, leadership, stress management and conflict management). Once the assignment begins, continued support is essential. Regular staff appraisals (including indicators of well-being) can help ensure the ongoing well-being of individuals and the continued success of an assignment. As well as check-ins, employers can make workshops and training available to employees and help build mechanisms for receiving support from home (annual leave, phone calls home, internet access).

Cross-culture training

The ability to adapt to other cultures is critical to the success of international assignments. Many assignments fail because people don't adapt to the culture of their new home and the stresses associated with feeling like they don't fit in.

Research is essential, and many people benefit from an advance trip. This is especially true for employees taking family, as it helps make the destination, and what it holds, less of an 'unknown' for children.

Many individuals and families try to immerse themselves in the host culture before they move by reading up about the local history or watching news on YouTube from that area of the world. Experimenting with food from a new destination can help make an important aspect of relocation a bit easier.

Companies that conduct successful expatriation programmes look not only for technical qualifications and abilities but also for an aptitude to develop a global mindset. This includes cultural competency, the ability to navigate the cultural complexity of the multicultural work and marketplace. Cultural adaptability and emotional intelligence directly relate to a higher expat success rate.

- Find out more about [cultural awareness](#). Or check out our [Destination Guides](#).

See “Tools and services that support healthy overseas assignments” in our [Guide to Successful International Assignments](#).





8. Access to healthy living guidance

Research shows that assignments are more successful when employees are healthy, happy and productive. To help them find a healthy balance, it's important to make sure your employees have the help they need to build healthy habits, whether they're frequent travellers, new expats or seasoned ones. Some will be looking for inspiration and information on exercise tips and diet guidance. Others while others will need specific information on chronic conditions. Look for a health benefits provider who can motivate, inspire and support your employees to adopt healthy habits for life.

- Our [Five For Me](#) content is created by our clinicians and provides bite-sized health and well-being tips in five minutes or less. It features dozens of interesting and helpful articles on a range of topics from sleep to nutrition, exercise, pain management and more.

At Aetna International, we can help your employees:

- Maintain their health, well-being and productivity while travelling for work or living abroad
- Take care of their medical expenses during their assignment

If you're an employer and want to understand how we can support your employees, get in touch with one of our expert consultants today. [Find a contact number for an office in your region here.](#)

AetnaInternational.com

©2021 Aetna Inc.
831800-01-01 (10/21)

