

W B N

Reshaping the future of global mobility

Roundtable discussion proudly sponsored by UnitedHealthcare Global



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Alan Fergusson
Worldwide Broker Network
Global Employee Benefits
Practice Leader

At WBN, we are and have been a fully distributed team for a number of years, using technology to connect with each other and our wider broker community.



This used to be the exception to the rule, not the norm. But haven't things changed since March 2020 when the pandemic first started to impact workplaces?

One of the biggest changes has been to Global Mobility. With businesses using offices much less, technology breaking down

borders, and people moving all around the globe, 'work from anywhere' has become one of the many terms we're all now very familiar with.

All this change has caused a significant shift in employer and employee attitudes to Global Mobility. From longer- or shorter-term assignments, to business travel or digital

nomads moving without the agreement of their employers – the pandemic has given businesses and the benefits market all kinds of remote working headaches to solve.

Are employees covered in the same way? What if they're not where they say they are? What happens in a claim situation?

These are just some of the questions employers are asking themselves. As workers move around in ways never seen before, and business travel starts up again, duty of care has taken on a whole new meaning and importance.

People risk has climbed right to the very top of the boardroom agenda, and we're seeing risk managers

involve themselves in the HR and Benefits space a lot more than they have been in the past.

The changing face of risk also impacts the benefits businesses offer – a view that's clearly supported by our global panel and their discussions that follow.

WBN and UnitedHealthcare Global wanted to take a

snapshot in time as we enter 2022. Our broker panel looked back at what Covid has taught us, gave us their view on what's happening now, and teased out some of the trends we're likely to see in the future.

Throughout the pandemic our membership has gone above and beyond to find solutions for their clients to complex problems

and issues, proving time and again our network really does work as one.

WBN thanks UnitedHealthcare Global for its ongoing support as a Platinum sponsor of the network, and we hope that you enjoy our discussion.



Moderator



David Enser
RES Forum
Founder

Attendees



John Kaye
UnitedHealthcare Global, Market
Development Director EMEA



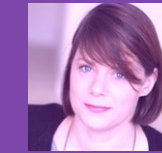
Edward Cha
Newfront, SVP – Global Benefits
and P&C Practice Leader



Liz Yovich
IMA Corporation, Global Employee
Benefits Practice Lead



Rutger den Bruigom
Meijers, Account Specialist
Global Mobility



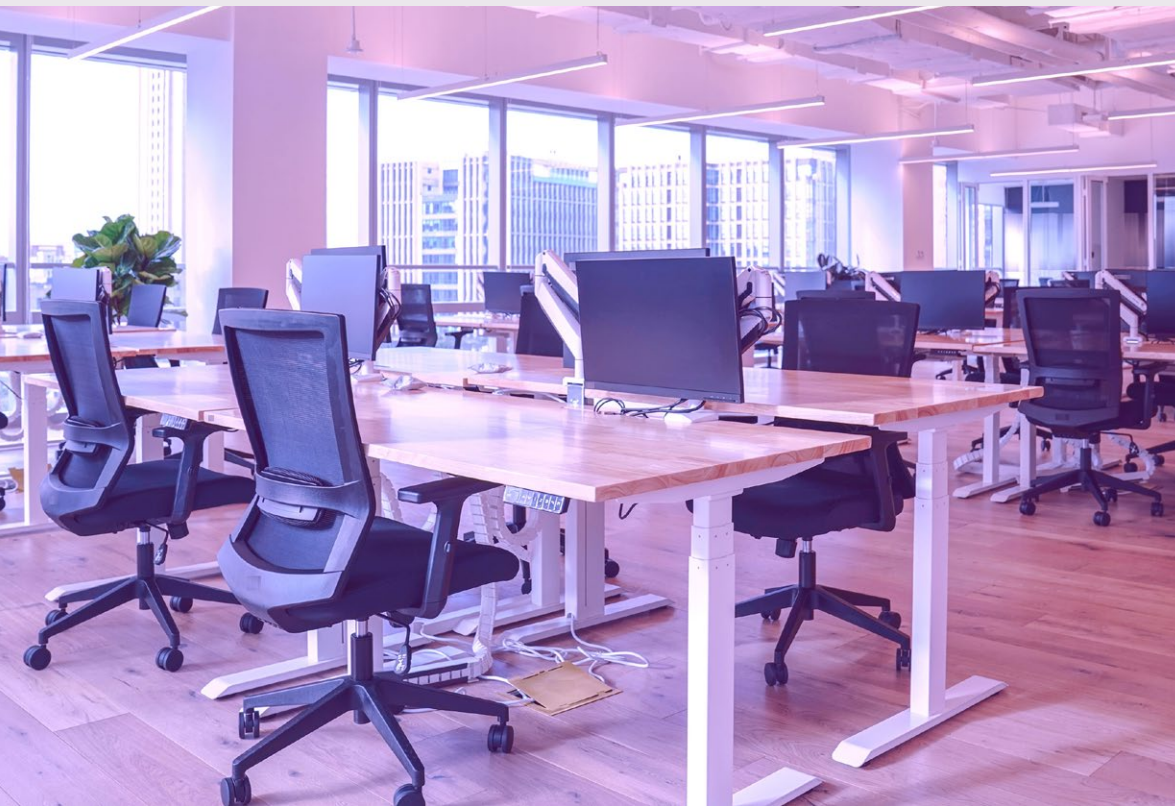
Sarah Dennis
Towergate Health & Protection,
Head of International



Jayesh Gadekar
Global Insurance Brokers, Head – Health
& Benefits and Innovative Solutions

**The last 20
months have
been a period
like no other**





The pandemic has without doubt created seismic shifts in the world of work. Businesses have been forced to adapt almost overnight, and it's dramatically changed how their people now go about their working day.

It's been particularly difficult for those businesses with employees based in different locations, either permanently or on a short-term basis. And it's meant employee wellbeing and the care businesses provide, wherever in the world that might be, has never been so high on the agenda.

On 8th November, 2021 David Enser, founder of The RES Forum, hosted the WBN roundtable panel. The event took a deep dive into the last 20 months and discussed emerging trends in the world of international working and employee benefits.

David framed the conversation around "The evolving marketplace in relation to global mobility, emerging market trends and evolving changes to assignment patterns and policy types.

"We've seen about five new trends already with plenty more to come. International employers continue to

The pandemic has without doubt created seismic shifts in the world of work.

evolve, and find additional flexibility to meet ever-changing demands on their workplace."

● **Edward Cha**, Global Benefits and P&C Practice Leader from Newfront, was the first participant to open discussions and explained how businesses are figuring out remote working for the longer term.

"Fully distributed, remote first, remote friendly, temporary remote – employers are



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really exploring whether these work for their organization or not.

“Being fully distributed means that someone can work anywhere and everywhere. However, if they are remote friendly or remote first, does the company have the capabilities to make that happen within their existing structures?”

Other members of the panel agreed and went onto discuss what some companies are doing to prevent their fears of a ‘Great Resignation’ coming true.

● **Liz Yovich**, Global Employee Benefits Practice Lead from IMA Corporation commented: “Talent is scarce right now, especially in the US for

“On top of this we’re seeing a lot of international expansion, and businesses asking where they can get the best bang for their buck, looking at overheads, employment costs and return on investment.”

● **Sarah Dennis**, Head of International at Towergate Health & Protection agreed on the impact on recruitment and reflected on changes to international assignments: “There is a struggle to recruit in the UK and also for global companies who are expanding, but it’s still early days and we’ve still got a lot to learn.

Companies are now trying to figure out what they do next, and what impact it may have on their top and bottom line and their culture.

“Companies are now trying to figure out what they do next, and what impact it may have on their top and bottom line and their culture.”

some pretty technical roles, so companies are having to get very creative about what they are offering. Not only from a benefits perspective, but also in terms of flexibility in order to attract and retain talent.

“A lot of this will come down to hybrid working and whether there is flexibility. Traditionally, we used to see long stays for globally mobile employees, but we’re now seeing a lot more short-term travel and people not wanting to be in country for long periods, because there are still lockdowns

and people don't want to get stuck where they are. But it does depend on industry sector, as some have the capabilities to be more mobile than others."

● **Rutger den Bruigom,** Meijers - Account Specialist Global explained what he had seen in the Netherlands: "Where companies are moving to the Netherlands to attract and employ talent, it's making it harder for our existing clients, particularly in the IT and tech sector, to retain the people they already have."

"Ultimately employees want flexibility, and those businesses who give their employees the choice to

work from home, the office or abroad will be the ones to retain their talent."

● **John Kaye,** Market Development Director EMEA from UnitedHealthcare Global summarized the last 20 months by splitting the period into two phases:

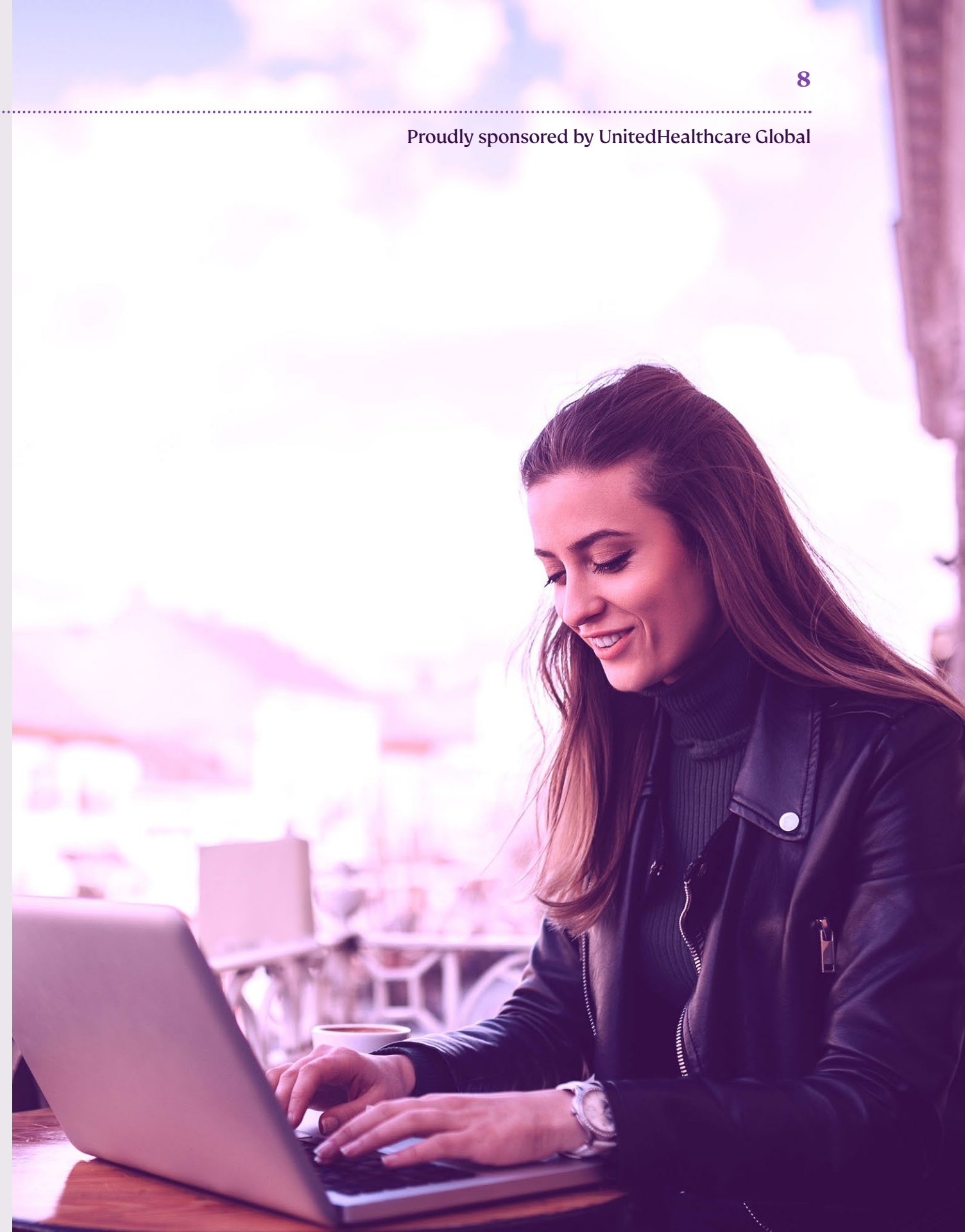
"First was to innovate, to adapt and provide continuity to those industries who had no choice but to keep moving people around. Services focused on health screening and testing in the workplace were the sort of thing that dominated the first few months, as far as clients were concerned."

"Then more recently, as industries and countries/regions have been returning to their normal working environment, we now have this new model with different names that's evolving into hybrid work."

"We need to react as far as the employee benefits are concerned, although some of those services will still be there. Screening and keeping people safe and healthy, for example, will remain no matter whether they are at home, in the office, or mobile."

Ultimately, the last 20 months has highlighted that flexibility is key and businesses need to keep developing this way of working to make sure they attract and retain their best people."

...those businesses who give their employees the choice to work from home, the office or abroad will be the ones to retain their talent.





**The importance of
employee benefits
and striking that
work/life balance**

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The panel went on to discuss how the pandemic had exposed whether businesses really had effective employee benefits in place and how they're having to be increasingly creative with what they offer.

● **Edward Cha** commented, "For those employers that didn't have high enough sum insured or caps for their benefits, the pandemic really exposed them and forced them to review the benefits to make sure they had the right benchmarking."

"I think one of the biggest things on employee benefits is it really exposed whether you had a good plan or not, and brought in to question what businesses

What we're seeing is a lot of creativity around work/life balance.

have in addition to the standard benefits that are going to attract and retain employees."

The panel went on to reflect on the importance of a work/life balance and how businesses need to stay on top of how they strike the right blend.

● **Liz Yovich** highlighted that, "What we're seeing is a lot of creativity around work/life balance. Lots of companies have started introducing a day off to volunteer, or to go and do something you enjoy outside of work, and that has been pretty key for



a lot of organizations in keeping that talent or attracting new talent.”

● **Rutger den Bruigom** went on to say, “I agree with this and think it’s down to preserving the work/life balance to increase better quality of life. Employers are thinking about this more in the Netherlands because there is now no clear distinction between work and personal life, and that makes it difficult with regards to mental health.

There is now no clear distinction between work and personal life, and that makes it difficult with regards to mental health.

“Employers are recognizing that and trying to do something about it, and ensuring they also have access to an Employee Assistance Program that can support that as well.”



Emerging strategies for managing cross border workforces



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Covid has made businesses re-evaluate how they support people working across borders, especially those working in remote or challenging locations.

● **David Enser** kicked off this part of the discussion saying, “I think we’re all heading towards meeting in the middle. I’ve seen some businesses determining a remote working policy that looks something like two days at home, three days in the office, plus some additional flexibility

and freedom for spending around two weeks in another location. Even overseas so you can have that extended break.

“The best remote working polices I have seen are kept to the absolute basics. But the question is, can this role be done from overseas?”

● **John Kaye** contributed, “Technology has made space not just for EAPs but more proactive wellness tools. A lot of these tools have been around for a while, but adoption hasn’t necessarily caught up.

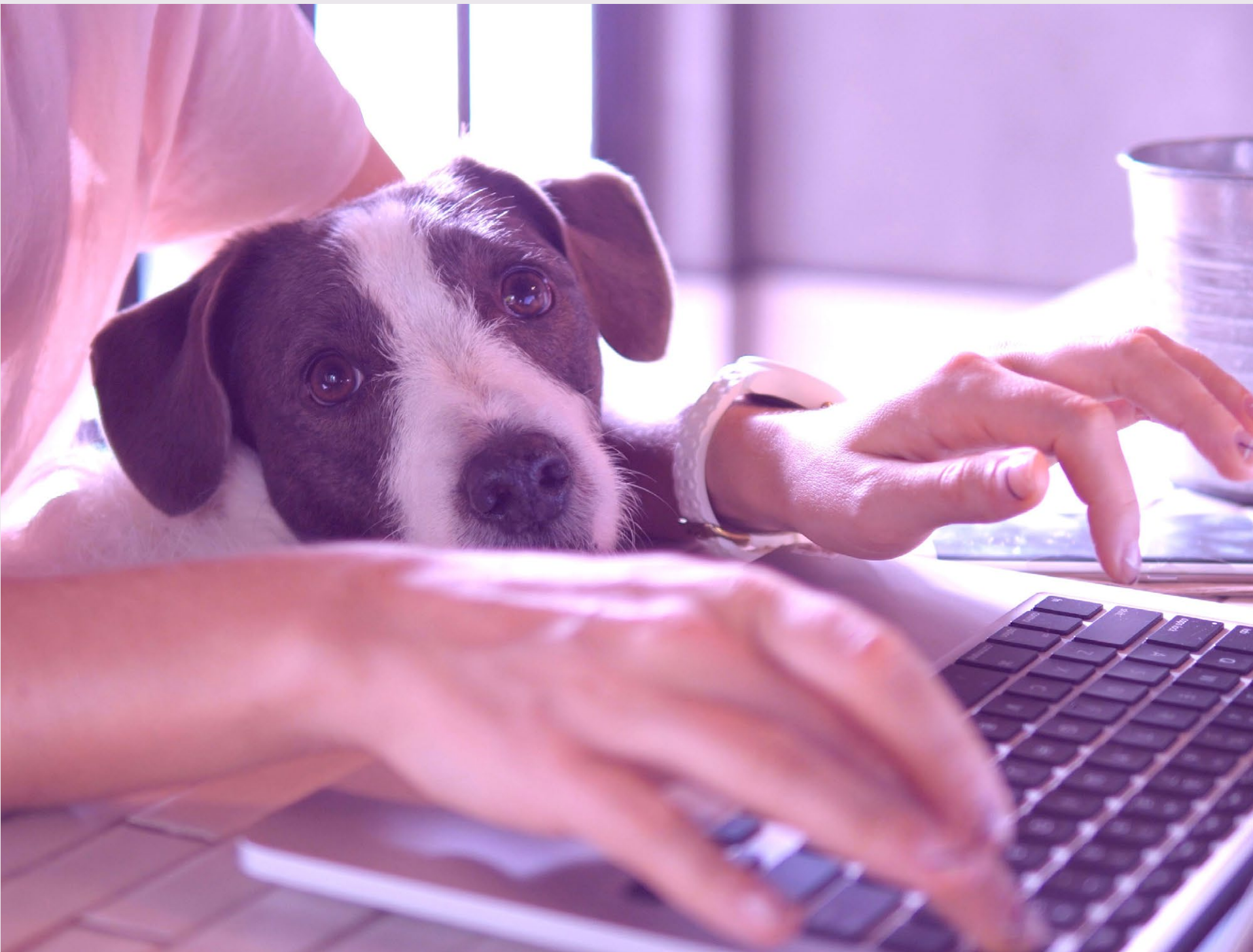
“I think the challenge is to create solutions

where it’s practical to let someone maintain their role, whether that’s helping people go across borders, or getting them back onto rigs or projects.

“The challenge is a conflict between expectation around consistency of benefits and how this



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relocation can disperse population across different borders, where perhaps there is compliance conflict or mandatory healthcare regulation.

“Employees want to have the same benefits they have at home but take them across borders, whether that’s for two weeks, two months or six months. Or even where someone is placed in one country and living in another.

“Ultimately, it’s about ensuring you have the right thread of consistency, the right benchmark as far as how you want your employees to be treated, and then finding the best solution in those different regions.”

The challenge is to create solutions where it’s practical to let someone maintain their role.

“At UnitedHealthcare Global we provide great solutions to manage cross border workforces through our Optum My Wellbeing App.





**What the future
of remote working
will look like**

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A lot of businesses will be questioning what the future of remote working will look like. Some are still finding their feet, whereas others are much closer to finding a long-term hybrid model that works for everyone.



● **Sarah Dennis** suggested that, “There will always be a need for face to face. I don’t think remote is the full answer to everything and I don’t think anyone can say this is our future. Companies change all the time.”

“Some staff simply don’t want to come back to the office and will end up looking for a job where they can work at home full time. We all have to meet in the middle, and that means supporting our employees, talking to our customers, and sharing our experiences.”

● **Liz Yovich** agreed saying, “We’re sharing our experiences with clients as well, helping them find the right mix and match, and we’re seeing the full spectrum of options.”

“But this brings us round to a question: how do you design benefits around that? How do you design solutions and support for employees that adds something meaningful to the value proposition, and is portable and usable?”



How do you design solutions and support for employees that adds something meaningful to the value proposition, and is portable and usable?

**Supporting businesses
to develop the right
benefits for their
workforces**



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Over the last 20 months we've seen businesses shift their strategies to support how they operate in a challenging environment. Instead of people going to work, the mass use of Teams, Zoom and other digital platforms has brought work to the people.

However, this presents unique challenges to brokers who want to maintain conversations with their corporate contacts, risk managers and HR teams. Before, they would deal with the HR or Global Mobility contact, but now they're dealing with IT and Risk and Security teams, so more people are involved in the decision process. The panel went

on to explore how this has impacted ways brokers can access organizations and lead these conversations.

● Sarah Dennis said, "We're starting to see a shift in trends. Ultimately, it's about making sure we've captured someone within that country who will become part of the conversation.

"What we're now seeing is brokers actually working with the business. Although they're not asking an individual to be a decision maker, it's about making them feel like they're playing their part when policy changes come into play, or a review of a benefit package is needed.

"At Towergate Health & Protection, we go to

the UK head office and ask who else is involved in the conversation; who are the stakeholders.

"It really is about getting everyone onboard to avoid future incidents down the line. If we can capture everyone and get them to really understand what the business is trying to do as a whole, it does make a difference to that company in future planning.



For the first time, organizations are reaching out to the entire family.

“It really is a massive educational piece, and we’re still learning. But everything we’ve learned is passed on, and it’s all going to help businesses support their employees when they do start sending people back overseas again.”

It really is a massive educational piece, and we’re still learning. But everything we’ve learned is passed on.

● **Jayesh Gadekar**, Head of Health & Benefits and Innovative Solutions at Health Global Insurance Brokers went on and highlighted the positive impact this has had, “We’ve seen a lot of employee

surveys happening, because the Chief People Officer wants feedback on the activity. The engagement online has increased with the end user, and more people are engaged.

“The other interesting feedback that we’ve got is that the families of these employees are also participating and, for the first time, organizations are reaching out to the entire family. That’s a real positive if you ask me.

“Clients are also asking what else they can do. For instance, seeing if insurance companies will build in wellness credits. So if they have a wellness score of XYZ, asking whether they’ll be able to give discounts on premiums or additional coverage.”





**So, what does
the future
look like?**



To close the session, each panellist summarized how they expected businesses to develop their employee benefits strategy in the future.

● **Liz Yovich** commented, “I think we’ll continue to see increased flexibility in benefit design, a trend that has been in the US for a number of years but something we’re going to see go global. When employees look at benefit packages, they’ll be looking for benefits that better meet their needs and the needs of their families. This helps them to strike the right work/life balance.”

● **Sarah Dennis** said, “There is likely to be an increase in preventative care, such as cancer and genetic testing, as there’s been an even greater focus on wellbeing since the pandemic.”

● **Rutger den Bruigom** said he “expects to see an expansion of benefits and a refocus on the hard benefits such as disability and pensions, as well as the softer benefits, such

as time off, employee assistance programs, and psychological support. I think companies will be shifting that way.”

● **Jayesh Gadekar** said, “In India we expect to see many more innovative products. We’re seeing a lot rising out of insurtech and platforms with wellness and engagement the lynchpin to this entire thing.”

● **Edward Cha** commented, “I think as well as flexible benefits, employers seeking rapid global expansion might even push that off to Employer of Record organizations – it takes away the complexity and time spent establishing legal entities in each location themselves. They can be legally compliant and set up with a benefits package that’s relevant to that location, and be good to go in 24 hours.”

● **John Kaye** ended the session with the following: “The trends that have been mentioned throughout this session are absolutely there. Some of the tools to support workforces have been there for a while – they’ve just been waiting for a technological shift.

“Ultimately, I think businesses that can adapt and provide flexibility to their strategies and employee benefits programs will flourish.”

Ultimately, I think businesses that can adapt and provide flexibility to their strategies and employee benefits programs will flourish.

**If you need any extra information
on the discussion or have a
question, feel free to get in touch
with Alan Fergusson at
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