

Employees Traveling Abroad Need International Healthcare Benefits...and More

By Julia Byrne, Account Manager, Corporate Synergies
November 12, 2019



Traditional medical insurance coverage extends to employees who may occasionally travel abroad for work. But employees

taking on humanitarian efforts in unstable countries around the world or travelling for long stints need more coverage than what typical medical benefits can offer. Here's what you need to know about international healthcare benefits and how to keep your employees safe.

1. Mind (all of) the insurance gaps.

Most employers provide a business travel accident policy that covers injury, dismemberment or death. Business Travel Accident insurance is sometimes purchased alongside Workers' Compensation, and the exact coverage varies. This insurance, alongside a medical policy from Blue Cross, UnitedHealthcare, Cigna and Aetna, may provide protection for employees who travel for a week or two overseas, but it's not enough for expats living abroad who need emergency medical and security coverage.

Employers need to first understand their existing overseas travel policies—what they have, and the extent of protection, and identify the gaps. This can be easier said than done, as it may involve several consultants and contracts across an organization.

One of our large international non-profit clients expanded their humanitarian efforts and we worked with the organization to boost protection for

emergencies and security. First, we examined existing policies to understand what was already covered (and, more importantly, what was not covered). We learned that most major insurance carriers have an international component that extends coverage to include international medical and dental emergencies, prescription drugs or replacement medications and medical evacuation. We issued a request for proposal to carriers and worked with our client to develop a robust plan to give their employees access to a global network of providers.

2. Solve for medical emergencies.

Medical and Business Travel Accident insurance typically cover employees traveling for a short period of time. It's there to help if someone loses a passport or luggage or gets sick. But employees traveling for several weeks or months at a time—especially to unstable countries where there's political unrest—need better access to medical care and security services. These employees won't be able to use socialized medical services that exist in some countries.

An international healthcare benefits policy isn't quite enough. Business travelers need crisis assistance, too.

The international healthcare benefits plan we chose for our non-profit client helped us identify a partner for crisis assistance. While the non-profit's existing Business Travel Accident policy covered kidnapping

and ransom, it did not include activation, which meant that while the policy would pay a ransom for a kidnapped employee it did not include rescue services. Without boots on the ground to help, the coverage was essentially worthless. While rescuing a kidnapped employee may seem like something that only happens in the movies, my client was working in countries where this situation could conceivably happen.

As part of the new benefit we put in place, their employees now have access to an app that integrates the medical plan and international safety plan. This is actually one umbrella app where all coverages and help are housed. The app is a one-stop shop for all services, whether an employee faces a medication issue, emergency, needs medical advice, or wants to access a travel advisory. The carrier adjudicates medical claims, while the security partner delivers the app and handles related services.

3. Develop a formal international travel policy.

Beyond acquiring international healthcare benefits and crisis assistance coverage, it's a good idea to educate employees on what to do when they book travel and how to get help if they need it overseas. The international non-profit I mentioned earlier created a push notification. When an employee books travel, HR is immediately alerted so they can ensure the individual is aware of all coverages and gets the proper training before leaving on a trip.

Traveling employees are reminded to download the app. Our client holds seminars to teach them how to log in, access providers, add travel details, etc.

4. Review international policies frequently.

While the core program for our non-profit client hasn't changed since 2017, their leadership and HR have added critical protections and features, including a travel tracker and enhanced kidnap and ransom coverage.

Employers should review carriers and policies each year to ensure they meet the needs of traveling employees. As insurance carriers monitor global events, they may change or stop coverage in certain parts of the world. Employers should communicate to their carriers and where their employees will be traveling to in order to ensure they have International healthcare benefits and crisis coverage in place to provide maximum protection. ■

For more information, please call [1.877.426.7779](tel:1.877.426.7779)