



A holistic approach to wellbeing for international assignees

In an attempt to create better, more sustainable futures for mobile workforces, forward-thinking HR professionals are now considering the expat experience from a holistic standpoint, and employee wellbeing is one of the key components of this approach.

Taking comprehensive and inclusive care of an internationally mobile workforce has become a business imperative with regard to minimizing talent risk, optimizing productivity and improving the employee experience.

Research shows that as workers we typically fall into one of four categories at any given time: the 'well', the 'at risk', the 'ill', and the 'long-term disabled'. In the expat context, employers traditionally insure the 'well' and hope for the best, are not aware of the 'at risk', and do not deploy the 'ill' or 'long-term disabled' in the first place. This approach is no longer enough when looking to ensure diverse and inclusive talent pools and support holistic wellbeing strategies for an internationally mobile workforce, and their dependent family members.

Wellbeing also means more than just physical health. Mercer identifies eight distinct wellbeing dimensions: physical, emotional, social, financial, environmental, intellectual, occupational, and spiritual. These dimensions can and will be impacted by international mobility, not only for the employee but their dependent family members as well, whether they accompany the employee on assignment or not.

What should you be doing to improve expat wellbeing?

Mercer advocates adopting a holistic wellbeing strategy which addresses physical, mental, social and financial health, and is underpinned by an organization's culture, environment and

diversity, equity and inclusion. The interventions that an organization can make also exist along a spectrum: as a baseline, they should mitigate and manage risk. Next level support is designed to increase productivity, while some organizations are leading the way with global and integrated support models driven by a strong wellbeing culture at a company level.

Supporting Physical Health

The provision of medical insurance for assignees and their family is the primary intervention most organizations make when supporting physical health, but this is really a reactive measure. Pre-assignment screening of employees and their families is a key preventive strategy, often under-utilized, with great potential benefits to help manage health risks and prevent costly assignment failure. Effective preventive strategies will include providing employees with access to local health initiatives (e.g. access to a gym, or local vaccination drives), and Global Employee Assistance Programs ('EAPs') can ensure consistent and continuous provision of quality medical services, regardless of the employee's changes in location. Many insurance providers offer EAPs as a bolt on to an international medical plan.

Be sure to consider local environmental factors as well: e.g. in hardship locations, additional interventions may be required to support physical safety and wellbeing, such as air purification systems, electricity generators, security guards, drivers, or additional access to medications that are not available in the host location.

Supporting Mental Health

Mental health has had an increasing focus over the last few years and emerges as a pivotal issue post-pandemic. Ensuring the employee will have access to local or global EAP services, as well as private medical insurance, enables them to get reactive help and address crises in action. However, many interventions in the mental health area are centered on identifying and preventing issues before they occur. Full use of holiday and

leave entitlements can prevent burn out, and assignees can be encouraged to take advantage of new and emerging technologies such as mental health apps and other online tools and software. These tools help identify and prevent possible crises by flagging triggers or changes in mood that have the potential to lead to mental health ramifications. Some organizations are undertaking full mental health reviews prior to assignment and are creating comprehensive strategies to support employees and their families based on the information and insights they collect.

Supporting Social Health

The COVID-19 pandemic has led to greater acknowledgement of the impact of social health, and has driven an increase in technology to support social interaction and employee engagement for remote workers (e.g. using social apps to create a community of expatriate co-workers and quickly communicate key messages from the employer). When relocating, employees are leaving behind their established social networks, which can lead to increased feelings of solitude and loneliness that the pandemic has only exacerbated. New or unfamiliar aspects of the host country's culture can lead to further disorientation. For this reason, immersive language and cultural training initiatives continue to be key international assignment components.

As dual-career issues can frequently present a barrier to mobility, many companies are also making an additional effort to secure the right-to-work for an employee's partner. Not only does this increase the chance of an assignment being accepted, it also allows employees to bring one of their strongest support systems along with them.

Supporting Financial Health

Financial health means more than just fair and competitive compensation. Each individual has a unique personal financial situation, with different short, medium and long-term financial goals and priorities, which may be impacted by an international assignment. In addition

to the provision of traditional retirement and insured benefits (e.g. life and disability cover), organizations are now looking to do more to provide employees with access to educational resources on how to properly manage their finances holistically as is appropriate for their life stage and personal circumstances (e.g. how to manage debt, insure for risk and invest for the future).

Optimizing Your Wellbeing Action Plan

Tackling wellbeing and finding an appropriate strategy that is unique to your organization involves understanding the needs of your employees and understanding how those needs align to your organizational goals. There is no point in investing time and money into a wellbeing strategy that your people will not value. Be sure to take into account DEI factors such as modern family structures, life stages and the ethnic and cultural diversity of your internationally mobile workforce, and embrace a degree of flexibility when it comes to supporting individuals with their physical, mental, social and financial wellbeing needs and aspirations. Leverage broader global and local wellbeing initiatives for the benefit of the expatriate workforce: often there are already excellent initiatives in place which just need to be unlocked or optimized for those moving internationally, but if not, consider options for providing support via international schemes.

Finally, consider how you will monitor progress and measure success. The benefits of mitigating risk, increasing productivity, and leading the way in the delivery of an exceptional employee experience, will be worth it!

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