

DUTY OF CARE



Sending employees to remote or dangerous locations adds a whole new dimension to the types of benefits employers must provide.

By Joel Kranc

security services we might be accustomed to in North America. When those assignments come up, plan sponsors start looking at the types of extra benefits needed to keep their employees safe, secure and within close proximity to medical facilities.

Not everything is high-risk or necessarily a security risk. In some cases, plan sponsors are just trying to acclimatize their employees into a new culture or setting with minimal setbacks. Information and education, as well as the high-level security and medical services, are all part of a strong benefits package needed when sending employees overseas.

THE DIFFERENTIALS

Calgary-based Petro-Canada has about 5,000 employees in total. Of those, about 10% are on foreign assignment with eight to 12 individuals in hardship areas. When it's time to send those

AS the volley of bombings between Israel and Lebanon raged on in the summer of 2006, many Canadian visitors and workers in the region were left frightened and concerned as to how and when they would return to their homes—or at least a safer environment. And while the Canadian government, according to Foreign Affairs Minister Peter MacKay, commenced the “largest scale evacuation in Canadian history,” there were plan sponsors here at home

attempting to make the same evacuation plans for their employees.

The scenario is not an uncommon one for plan sponsors who send their workers to high-risk, or so-called hardship areas, around the world for temporary assignments. In Canada, many companies in the mining and oil and gas sectors have facilities around the world and need to send their employees to areas that may be dangerous. Quite often, those areas lack the medical and



WORLD HOT SPOT – IRAQ

Capital City: Baghdad
Population: 26,783,383
Country Risk Rating: Extreme

Vaccinations: Recommendations may vary for short-term visitors.

- Hepatitis A - Recommended for all travellers.
- Hepatitis B - Recommended for all travellers.
- Rabies - Recommended for long-term visitors or if quality medical care may not be available within 24 hours of being bitten or scratched by an animal.

Food and Water Precautions While in Iraq:

- Due to the current extraordinary events, the safety of water (tap or bottled) and food supplies in Iraq is uncertain.



WORLD HOT SPOT – SUDAN

Capital City: Khartoum
Population: 41,236,378
Country Risk Rating: Extreme

Vaccinations: Recommendations may vary for short-term visitors.

- Hepatitis A - Recommended for all travellers.
- Hepatitis B - Recommended for all travellers.
- Meningitis (meningococcal) - Recommended during outbreaks or for travel during the dry season (December to June).
- Polio - A one-time booster is recommended for adults (in addition to an adequate primary series). This will ensure lifelong immunity.
- Rabies - Recommended for expatriates and long-term visitors.

Food and Water Precautions While in Sudan:

- All tap water is unsafe. Drink only bottled or boiled water or carbonated drinks.
- Many visitors develop travellers' diarrhea, so select food carefully. Food served in some hotels and restaurants should be safe, but always choose food that has been thoroughly cooked while fresh and is served hot.



WORLD HOT SPOT – INDONESIA

Capital City: Jakarta
Population: 245,452,739
Country Risk Rating: High

Vaccinations: Recommendations may vary for short-term visitors.

- Hepatitis A - Recommended for all travellers.
- Hepatitis B - Recommended for all travellers.
- Japanese encephalitis – May be recommended if spending more than 30 days in rural areas.
- Polio - A one-time booster is recommended for adults (in addition to an adequate primary series). This will ensure lifelong immunity.
- Rabies - Recommended for expatriates and long-term visitors.

Food and Water Precautions While in Indonesia:

- Tap water is unsafe to drink. Drink boiled or bottled water, or carbonated beverages, provided that the seal is intact.
- Always choose fresh food that has been thoroughly cooked and is served hot, since heat destroys most contaminating bacteria.

Source: International SOS, Countryreports.org

workers out of the country, the first order of business is to look at what the plan sponsor calls “the differentials.” Says Evelynne Obst, manager, assignment services with the oil and gas company, [we look at] “the goods and services differential and the housing differential, whether or not it’s a hardship location, and the degree of difference from the degree of security you enjoy at your home location versus that which someone may be sent.” The goal, she says, is to make sure employees maintain a level of security and standard of living as close to what they are used to as possible.

Because large corporations such as Petro-Canada send their employees overseas, it takes more than just the human resources or benefits departments to handle these assignments. There is usually a corporate security officer or department that makes sure employees on their way out are given the basic education, knowledge and tools to protect themselves in remote and sometimes dangerous areas.

That’s where companies like International SOS and iJet come in.

Andrew Chester is vice-president of global information services with iJet based in Annapolis, Md. A former naval Canadian officer, he runs the team that provides intelligence warning and threat information that supports the company’s travel risk management program. His firm services about 45 Canadian clients.

From a legal perspective, he says, employers have a “duty of care” to their employees and have to take all steps that are reasonable to keep them safe when travelling in high-risk destinations. “If [an employer] is going to send a group of people off to Karachi, Pakistan, they can’t just say ‘here’s an airplane ticket and have a nice trip,’ if they know Westerners are in great danger,” says Chester. Information and education that occurs before employees go overseas, he adds, can range from the examples such as Pakistan to seemingly more minor cases where a potential transit strike in France had the ability to strand a chief executive officer being sent there on business. But iJet’s intelligence team received an alert ahead of the trip indicating this could happen and informed the CEO

"THEY CAN'T JUST SAY 'HERE'S AN AIRPLANE TICKET AND HAVE A NICE TRIP.'"

— ANDREW CHESTER, VICE-PRESIDENT OF GLOBAL INFORMATION SERVICES, IJET.

to take proactive steps to secure other options. He says employers are doing this not just for duty of care, but "because it's a strategic decision to get the most value for their money."

Another firm, International SOS, with offices in many parts of the world, incorporates medical, security and risk management for plan sponsors. Alex Elson, president of International SOS Canada, says plan sponsors, along with their travel management departments, can have a wealth of information on their employees—from flight numbers to hotels—and can track them in times of emergency. "We work with organizations that have thousands of employees travelling and they don't know where they are. But this [the company's] service can give them real-time access and is a proactive application," he notes.

Elson says that in a lot of cases, International SOS deals with human resources and security and travel departments, much like its competitor iJet does. "In a lot of large corporations, it's a group. We don't normally present [our services] to just one individual," he adds.

Petro-Canada, which is a client of International SOS, essentially splits the information and education into three areas. There is the corporate security, the HR and benefits function and then there is Obst's group, which pulls it all together for employees. "The emergency evacuation is a function of our corporate security. So our manager of corporate security works all of that and who the service providers are. The continuation of non-emergency benefits comes from our benefits world, and they negotiate that

for any expat that we have."

Obst gives the example that "if you were in Libya, benefits coverage would be as close to home as you enjoy as possible, and because home coverage could not be extended, we sign up with a third-party provider for medical insurance. Fundamentally, you could think of it as the kind of insurance you would get on vacation, so we try to maintain that kind of coverage for people regardless of where they are." Obst says Petro-Canada has been fortunate and not had many problems. But there was one medical emergency in Algeria where an individual needed to be evacuated to London for treatment. "But it was not civil unrest," she adds.

MISSION: POSSIBLE

It may not be classified as civil unrest, but the situation on the Israeli-Lebanese border this past summer certainly caused safety issues for many expatriates operating in the region.

And while governments were scrambling at the time to get citizens out, private security and evacuation firms were helping plan sponsors keep their employees safe and secure with a rescue operation that took place before the Canadian government's mission.

"We pulled close to 300 Canadians out of Lebanon," says Elson. "We had all our clients out at the very early stage as the Canadian government was responding on behalf of citizens. We were able to respond by having a crisis management team on the ground." The firm has 28 so-called alarm centres around the world, and much of them are medically driven

with about 30% of their workforce in the medical field.

Another example took place about 10 years ago as civil unrest was escalating in Jakarta, Indonesia. "The biggest evacuation we've ever done was out of Jakarta, and there were Canadians part of it. We pulled out 4,000 people in about 60 hours," says Elson.

In the case of iJet, its service gives plan sponsors warnings ahead of time so employers and employees can act accordingly. "Our focus is on what's going to happen in the next 96 hours," says Chester. The company also provides monthly and weekly reports. For example, many people using iJet's service during a coup this past fall in Thailand, would have received vital information as events unfolded. "If you had been a client of ours in September and living in Thailand, you would have received a message on your cellphone about a high potential for danger." And the messages would continue to give ex-patriates warnings or advice on how best to handle the given situation.

THE BOTTOM LINE

Of course, while one cannot put a price on the safety and security of an individual, services and benefits still cost money.

Elson says he looks at the whole demographic, the security risk, the medical risk, and whether the client wants the whole package, including the online portion of the service. "We take a look at how many travellers, where they are going and assess it at the end of the year. So for a large organization with 500 or 600 expatriates and 7,000 or 8,000 travellers, that may be anywhere from \$250,000 to \$400,000."

But Obst says, despite the effort and cost that goes into sending workers overseas, this is not necessarily a special benefit, at least in her industry, and that many oil and gas producers offer this to their employees. The whole point of using these types of services, says Obst, is to get people to a place that either keeps them healthy or keeps them safe. "I hope we never learn, how well [the security benefits] would work." **BC**

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