

# THE PERFORMERS

× CANADA'S INFLUENTIAL THOUGHT LEADERS ×

## BROCK JUDIESCH

*National Director, Global Health Benefits, Cigna Life Insurance Company of Canada*

WHEN IT COMES TO BENEFITS PLANNING FOR BUSINESS TRIPS AND FOREIGN POSTINGS, BROCK JUDIESCH SPEAKS WITH THE AUTHORITY OF PROFESSIONAL AND PERSONAL EXPERIENCE. WE ASKED HIM TO TELL US ABOUT TRENDS, CHALLENGES AND SOLUTIONS IN THIS SPECIALIZED AND COMPLEX AREA.

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#### **As workforces become more globally mobile, what benefits challenges are companies facing?**

Legal and compliance challenges are certainly increasing. More and more countries require foreigners working in their country to have locally compliant health insurance. So, many times, a plan issued out of Canada won't cut it; employees need an insurance policy that is approved by the regulator in the country they're going to.

Second, there's the issue of benefits equity. As organizations get more global, there's a push on to make sure executives or business travellers receive similar benefits wherever they are. It's tough because, while you want everybody to be treated equally,

health-care environments in different countries vary widely.

Third, if you send somebody abroad to do work for you, that's a huge investment in time, energy and money. The cost of a failed assignment can be hundreds of thousands or even millions of dollars. Recent research by the National Foreign Trade Council and Cigna shows that one of the biggest reasons expatriate assignments fail is because staff and their families can't access or find quality health care. Equipping people with proper international health care from a specialty carrier significantly reduces the possibility that an assignment terminates early due to an illness or injury.

#### **You lived as an expat yourself – what were some of the pros and cons?**

I went to university in Japan, and then worked in Thailand, Hong Kong, Taiwan, Hong Kong again, Australia and Shanghai over a period of 12 years. Canada is wonderful, but it's a big world out there, so for me, a huge pro was really getting to know new countries in a deep way. Also, you meet great people, because expats tend to gravitate toward one another and be open to making new friends, and they bring with them interesting experiences from all over the world. In terms of cons, 16-hour flights with young children can test even the best parent. Having to move kids to a new school can be heart-wrenching. And when your

young daughter is screaming and sick and it's two o'clock in the morning and you're in Bangkok – what do you do? Who do you call? Where do you go? That can be nerve-wracking. Oh, and 10 p.m. conference calls with the head office back in North America. I don't miss those!

#### **What trends are you seeing in global medical benefits?**

Employers are demanding, and top insurers are understanding that global medical benefits are about a lot more than simply paying claims. The better insurers are now offering a holistic view that takes care of the member's body and mind before, during and after an assignment. Tools such as pre-departure risk assessments with proactive outreach to members with medical conditions, international employee assistance programs that are locally relevant and delivered in the country of assignment, and coordination of care between host and home country doctors all can dramatically increase productivity and reduce the severity of illness while abroad. You also want the right technology to put those resources into the palm of the member's hand.

#### **Are new solutions emerging for international business travellers?**

Yes, there has been a lot of innovation. One we're really excited about is our worldwide "telehealth" benefit where, if you have an Internet connection, you can videoconference with a doctor from anywhere in the world. This really breaks down some traditional barriers to care including culture, language and proximity. Also, products are being beefed up to provide additional cover

for war risk, political threat, natural disasters and terrorism. And, some insurers are moving toward cover for pre-existing conditions regardless of group size. In addition, it's becoming increasingly important for insurers to have global medical networks not only for hospitalizations, but for smaller, more frequent medical needs such as GP visits and dental care. Networks make things more convenient for members and reduce costs for everybody.

#### **Are you seeing more short-term versus long-term assignments abroad, and, if so, how is that changing the structure of benefits programs?**

We're seeing a drop in longer-term or open-ended expat assignments with rich benefits to first-world and some second-world countries, and I think that's because you can hire very capable local talent. Instead, many expats are going on shorter "developmental" assignments to these regions with pared-back benefits including deductibles and co-insurance on their health insurance.

Conversely, we're seeing an uptick in expat assignments with all the bells and whistles to emerging areas such as Central and South America and Africa. Depending on the location, organizations may want to enhance benefits related to wellness, terrorism, political insurrection, or kidnap and ransom. Pre-departure risk assessment is especially important for those destinations.

#### **One industry with unique needs is mining. What makes benefits for mining companies different?**

The mining industry is really starting to fire on all cylinders again, which is great to see, and it's an industry that is well

positioned to benefit from the new solutions and trends I mentioned. Mining clients are generally concerned with cover for medical issues resulting from war or terrorism. They also want to know how an insurer will provide care to their staff in remote locations, which is where doctor consults via videoconference can make a big difference. Furthermore, in mining, we see rotational work where people go for, say, four months on and four months off. You want to take that into consideration when you're designing a plan. And you want to look closely at medical evacuation services on offer – when does a situation warrant an evacuation and how experienced is the vendor?

#### **What should HR teams prioritize when designing benefits plans for mobile workforces?**

Decision makers should decide if they want a lower premium in the short term or a more robust insurance plan with some of the capabilities I mentioned that will make their staff more productive and reduce administrative headaches and hassles for members and administrators. Companies should align themselves with an insurer with deep and tested capabilities in the regions staff will be deployed to. So ask how many medical providers the insurer has direct settlement with, how many insured members they have in a region or country, and even how many claims dollars were spent in a location.

