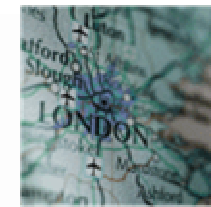
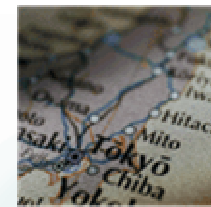




CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS



# Employee Assistance for Global Organizations

*By Kaveh Tarbiat,  
CIGNA International Expatriate Benefits, Germany  
September 2003*



CIGNA Behavioral Health



# Agenda



1. Introduction
2. Expatriate Issues
3. Expatriate Challenges
4. Expatriate Problems
5. Expatriate and Employer Problems
6. & 7. Solutions
8. & 9. Expatriate Support
10. Summary



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Introduction



## “Employers Are Missing Out on ROI When Sending Employees On International Assignments”

March 26, 2001

New Survey Suggests Ways to Maximize Expatriate Performance and Loyalty

### Preparation and Support

Employers are falling short before, during and after assignments according to expatriate expectations of preparation and support.

- More than half of employers (53 percent) feel they do a **good job in preparing expatriates** for assignment versus less than one third (**32 percent**) of expatriates.
- While nearly half of expatriates surveyed (45 percent) say **companies do a poor job of facilitating a transition back home**, 39 percent of employers have the opposite impression.
- Only **38 percent of companies agreed they do a fair job with cross-cultural training**, compared to 84 percent with relocation and 67 percent with family relocation.



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Issues



Relocation

Family  
Issues

Inter-  
cultural  
Seminars

Healthcare  
Issues

**Expatriate**

Job  
Issues

Social  
Life

Coaching

Insurance



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Challenges



New Job,  
different  
country,  
unfamiliar  
environment

Family Issues

Not able to  
understand  
the rules of  
simple tasks

Job  
Frustrations

Isolation

## Expatriate

New colleagues  
with  
unfamiliar  
mentalities

Stress for and  
from the  
family

Unfamiliar  
work patterns



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Problems



## Typical Expatriate Problems

- Intercultural differences
- Language barriers
- Loss of private and professional support network
- Isolation stressors
- Radical changes in the family, social and professional life
- Reintegration problems



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate and Employer Problems



## Problems facing multinational employers

- Annual cost of an assignment is equal to approx. 300% of the transferee`s annual salary („Behavioral Health Management“, 5/ 01)
- Failure rates for overseas assignments average 45 percent („HR Magazine“, 6/ 97)
- Up to 15% of overseas assignments fail because of the early return of assignees who feel abandoned („Behavioral Health Management“, 5/ 01)
- Nearly half of expatriates leave their company within two years of assignment (CIEB, spring 01)



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Solutions



- Unlimited consultation and coaching for managers about EAP issues
- Medical Management Reporting
- Intercultural assistance
- Support for families
- Improvement in employee productivity (More motivation and direction, coaching)
- Improvement in employee retention
- Raises productivity and scope of HR department



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Solutions



- Personalizes relationship and communication between employer and expatriate
- Reduce absenteeism
- Reduce on-the-job injuries
- Improve safety records
- Increase productivity
- Enhance your benefit package
- Retain skilled employees
- Enhance workplace morale
- Comply with federally mandated requirements
- Lower health care claims, disability claims, and unemployment compensation costs



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Support



- 24 hour telephonic access
- Triage & referral (emergent/ urgent)
- Telephonic consultation
- Crisis intervention services
- Management consultation
- Program support services
- Face to face sessions
- Management referrals
- Work/ Life services



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Support



- **Pre-Deployment Counseling**

Face-to-face visits with a professional expatriate consultant who will help your employee and his/her family prepare for upcoming cultural transitions.

- **Cross-Cultural Training**

Training by country-specific experts who help your employees develop the knowledge, understanding, and skills vital to living and working in a particular country.

- **International CareKits**

Valuable information on understanding the impact of moving overseas, coping effectively, developing checklists and action plans, and accessing useful references and Internet sites.



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Support



## **Pre- & Post-Deployment Package (International CareKit included)**

Pre-deployment visit (telephonic or face-to-face) with a behavioral care professional. Post-deployment, the employee receives several 30-minute support calls over a period of six to nine months, as well as a repatriation preparation call prior to return.

## **Proactive “Checkups”**

Supportive telephone calls placed to employees at key stages in their acculturation process (typically six weeks, three months, six months, and one year) to minimize feelings of isolation and foster connectedness.

## **Destination Orientation**

A personal consultant works with the employee and his/her family to plan a familiarization visit to the new locale prior to deployment, or to meet with them shortly after their arrival to orient them to their new environment.



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS

# Expatriate Support



## Repatriation Services

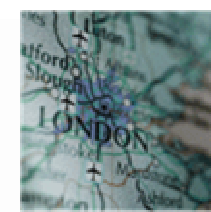
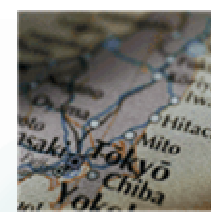
Visits with an EAP counselor to assist in the repatriation process. Topics discussed typically include domestic changes during the assignment, lifestyle adjustments, school needs and expectations, workplace concerns, and financial changes, among others.

## On-Site Critical Incident Response Services

Specially trained providers in our overseas network help your overseas employees and worksites return to normal following a traumatic event. Services include critical incident education, defusing, demobilization, debriefing, individual consultation, and post-trauma consultation.



CIGNA INTERNATIONAL  
EXPATRIATE BENEFITS



Questions ?