



**BlueCross[®]
BlueShield**
Global

Pushing the Boundaries of Remote Work

**PROVIDING EMPLOYEE
BENEFITS THAT SUPPORT
A WORK-FROM-ANYWHERE
CULTURE**



Brought to you by the international
healthcare experts at

GeoBlue

THE WORKPLACE HAS CHANGED.

EMPLOYEES ARE INCREASINGLY PUSHING THE BOUNDARIES, INCLUDING BECOMING “LOCATION INDEPENDENT” AND INDEPENDENTLY DECIDING TO WORK OUTSIDE THE U.S., WHILE STILL WORKING FOR THEIR EMPLOYER.

Many employers’ remote work policies are narrowly defined as “working from home” and do not include benefits for employees who desire to be globally mobile without traveling officially for the company or on a global assignment.

What is meant by “location independent?”

“Location independent” workers are **working for an employer and make a personal choice to work outside of their home country** because they have the capability to connect and operate as if they were in their home country. Their travel and other expenses may not be covered because their desire to relocate is not related to any business purpose. These types of workers may also be referred to as “digital nomads.” The distinction is that a person who wants to be location independent works for an employer, who may or may not have the appropriate remote work policies, healthcare or other benefits to support them.

Key considerations for employers

Are your international travel policies able to accommodate employees who want to work from anywhere in the world? Here are some questions to consider.

What type of international travel policy does the employer have?

Travel accident and travel medical policies are different, with travel medical policies providing primary medical coverage (including medically necessary evacuations) when outside the employee’s home country. Both may only cover employees who are officially traveling on company business, not those who desire to be location independent.

If the employer has an international travel medical policy, does it cover leisure or vacation travel?

International travel medical policies may not cover leisure or vacation travel, which is how employers tend to view independent global mobility. Employees who independently decide to live and work outside their home country may assume they are covered but end up paying for their own medical expenses, including medically necessary evacuations if their condition called for it.





Overall, digital nomads make up almost 11 million Americans. Within that group, **traditional workers who now identify as being “location independent” nearly doubled from 3.2 million in 2019 to 6.3 million in 2020.**¹

Over the next two or three years, that number is expected to rise, signaling a growing trend.²



Be mindful of potential gaps in benefits and care

Without proper international travel medical coverage in place, employees could be left to rely on their U.S. health plan while abroad. That may end up being costly and cause undue stress and financial burden for both employers and employees.



U.S. plan design

- Employee cost share – copays and coinsurance



Outside the U.S.

- Typically, not recognized by providers who expect to be paid in full for their services
- Employees may end up paying more out-of-pocket
- International claims may not be covered or reimbursed
- Employees may not be familiar with where to go for outpatient medical needs
- Employees in need of assistance do not receive support 24/7/365 to accommodate time zones outside the U.S.



Impact

- Employees pay for services upfront
- Claims may not be reimbursed
- Provider could deny care until payment is rendered
- Negative member experience
- Member dissatisfaction
- Inconvenience to member and unnecessary medical costs incurred for situations that are eligible for telemedicine services
- Employer benefit team left to figure out how to coordinate
- Financial burden placed on employee
- Employee may decide to self-evacuate with no support or guidance, which can be a financial burden that is typically not covered

- International claims considered out-of-network
- Telemedicine services limited to only U.S.-licensed doctors
- U.S.-centric service proposition with standard U.S. business hours

- Medically necessary evacuation and repatriation typically not covered

- Costly services that require expert coordination

Supporting employees' mental health needs

Employees may decide on their own that it is a great idea to work outside their home country. However, they may not anticipate the challenges of being isolated from their support system of family and friends, and how those feelings can manifest into mental health conditions, such as depression and anxiety.

Depression is a common health challenge for globally mobile employees. Employers should consider how they can provide support that is designed for this population.



Over 200 million

Workdays are lost due to mental health conditions each year, costing employers almost \$17 billion in lost productivity.³



65%

Of expat spouses and partners are not working due to their partner's assignment.

The feeling of losing their identity may lead to problems in their family relationships.⁴



2.5x

Expats are more likely to experience anxiety and/or depression than domestic workers.⁵



11%

Repatriation due to psychiatric events. Main reason: Depression⁶
(Data refers to non-tourist travelers)

Impact on productivity



50% increase in remote work could lead to over \$11,000 in annual savings per employee⁷



Unresolved mental health challenges could diminish remote work productivity gains



GeoBlue® solutions and services can fill the gaps and support the globally mobile

GeoBlue offers a wide range of compliant health insurance services and solutions that are fully insured by GeoBlue and reduces the risk, financial, and administrative burden of international medical claims for employers and employees.

GeoBlue is the global solution for Blue Cross Blue Shield® companies and an independent licensee of the Blue Cross Blue Shield Association.

Type of International Travel

Work-From-Anywhere Independent Global Mobility

(Without employer-sponsored global travel or assignment)

- ✓ Customized solutions
- ✓ Medically necessary evacuation/repatriation benefit included
- ✓ Ideal for employers who want to offer a voluntary benefit
- 💰 Employee purchased

Employer-Sponsored Global Travel or Assignment

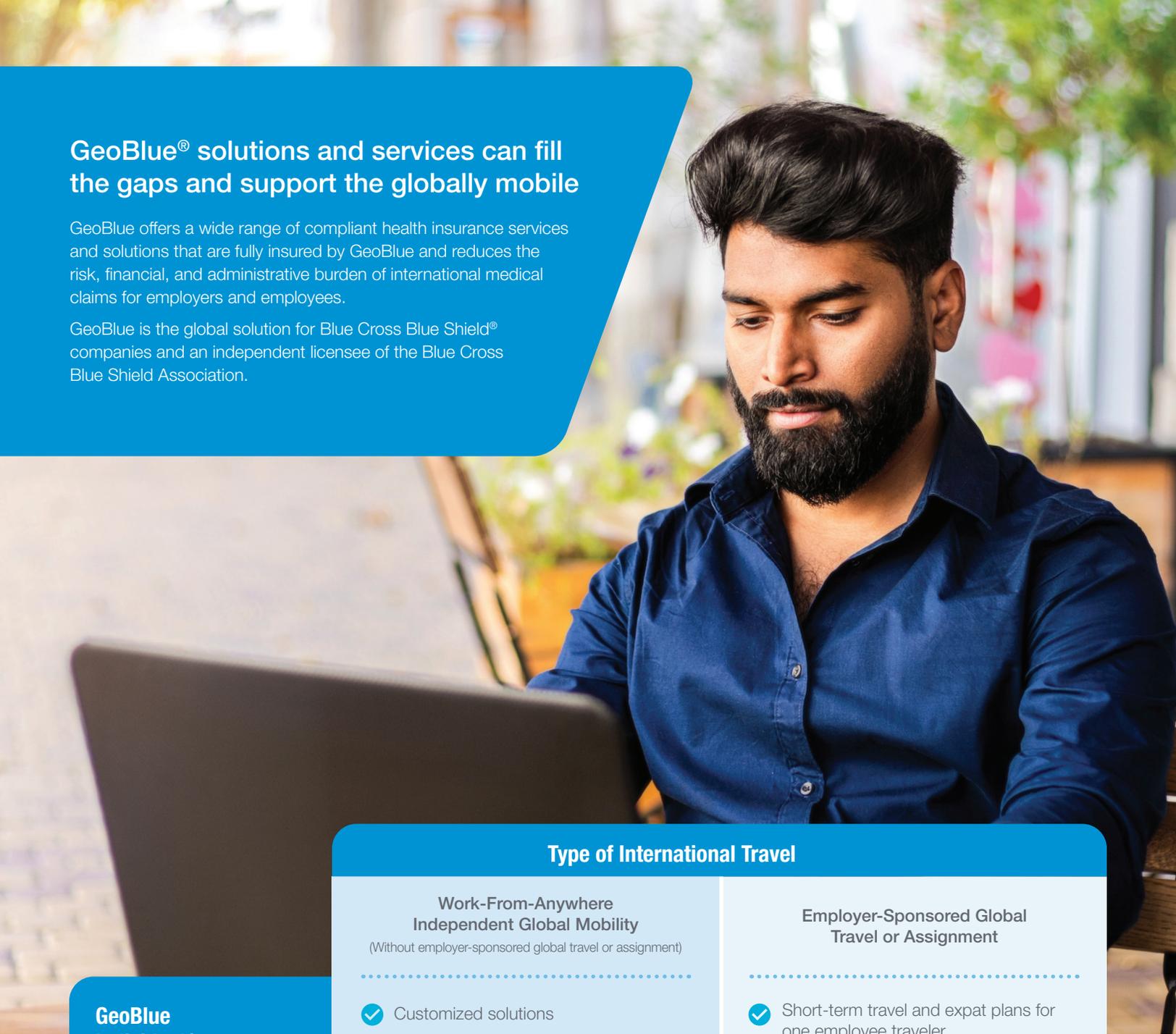
- ✓ Short-term travel and expat plans for one employee traveler
- ✓ Medically necessary evacuation/repatriation benefit included
- 💰 Employer purchased

GeoBlue Individual/Family Travel Medical Plans

Blue Cross Blue Shield® Global Employer-Sponsored Plans

- ✓ Standard plan design and customizable short-term business/leisure and expat plans available
- ✓ Options for medically necessary evacuation/repatriation benefit
- ✓ Ideal for employers that want to include international travel coverage as an employee benefit
- 💰 Employer purchased

- ✓ Customizable short-term business/leisure and expat plans for 2+ employee travelers
- ✓ Options for medically necessary evacuation/repatriation and political emergency/natural disaster (PEND) benefits
- 💰 Employer purchased



High-tech, high-touch services that help members feel more secure about their health



Industry-Leading Apps and Self-Service Digital Tools

- ✓ GeoBlue app has a 4.7 star rating, among the highest in the industry
- ✓ Convenient access to global telemedicine benefit – included with all plans
- ✓ Push notifications and alerts for health safety and security based on the user's location
- ✓ Profiles of preferred doctors and hospitals
- ✓ Country-specific medication equivalents and translation of medical terms and phrases



Centralized Global Service Center

- ✓ Integrated customer service, claims management and medical assistance team
- ✓ 24/7/365 multilingual support



Connection to Global Wellness Resources

- ✓ Easy access to counseling, coaching and work-life resources/referrals (available with certain plans)



To learn more about solutions that fill the gaps and support global mobility in the workplace, contact your [GeoBlue sales representative](#).



Sources: 1. MBO Partners, 2020. 2. Harvard Business Review, 2021. 3. Harvard Business Review, 2019. 4. PERMITS foundation. <https://www.permitsfoundation.com/wp-content/uploads/2013/04/Spousal-survey-new-style.pdf>. 5. Internations. Expat Insider 2015: What Expats Struggle With. 6. Journal of Travel Medicine, 2020. 7. KPMG. <https://tax.kpmg.us/insights/insights-on-global-mobility/work-anywhere-together.html>, 2022.

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