



Fuelling international business growth

Unlocking employee health
and vitality for Japanese multi-
national employers in Europe





Contents

Why this guide?	1
Unlocking employee health and vitality on European assignments	2
What this means for Japanese employers	3
Services and resources for successful European assignments.....	4
Before departure.....	5
At the beginning of the assignment.....	7
During the assignment	10
At the end of the assignment	12
Cigna Inspire Asia Expat: group health care plans inspired by health and vitality.....	13
Discover the people-powered health care.....	15

Why this guide?

There's a significant business investment associated with sending your Japanese employees on international assignment to Europe, and a high expectation on everyone involved to deliver success. For this to happen, employers must ensure their teams feel safe and protected, supporting their health and vitality throughout the different stages of their assignment.

Today, it's recognised that vitality is probably one of the most accurate measures of overall well-being, as it also references our ability to enjoy life and deal with problems along the way. At work, vitality is evident in the positive energy and mental strength employees bring to the job - tight deadlines and complex issues become challenges, not problems. If you can encourage vitality in your teams, your business can thrive.

As a leader in global healthcare, Cigna Healthcare advises organisations on how best to respond to the complexities of international assignments and protect their teams in a culturally-sensitive way. We have a proven track record of servicing over 150 Japanese multi-national companies globally, and recently developed programmes specifically tailored for Japanese corporations based in Europe¹. We have developed this guide to help Global Mobility and Human Resources managers, C-suite executives and international SMEs to better understand the assignment journey and what global employees experience as they adjust to their new roles. It identifies the unique challenges at each stage of an assignment - pre-departure, arrival, duration and repatriation - and outlines the support and strategies available to safeguard their health and well-being when working overseas.

Protecting employee vitality from pre-departure to repatriation is the cornerstone of successful international assignments.

¹ GHB Americas and Europe Book of Business, July 2024. Subject to change

Unlocking employee health and vitality on European assignments

Our ability to respond quickly to the changing health needs of multinational employers and their Japanese employees is enhanced by vital research which helps us understand this evolving landscape. Our latest study focuses on globally mobile employees and their families, giving us an insight into their lives - what inspires and concerns them.

As part of our [Globally Mobile Vitality Study](#), we spoke to nearly 11,000 employees in 12 markets worldwide to gauge their sense of well-being across eight areas: **social, occupational, financial, intellectual, physical, spiritual, emotional and environmental**. The findings gave us grounds for optimism and cause for concern.

First, the good news: Despite global uncertainty, the expat lifestyle remains irresistible to many employees. Half of those surveyed confirmed they were happy with their move and would continue to work abroad for the next two years. Also, 30% of home-based employees said they were planning to work overseas in the future. Overall, we're looking at a valuable group of positive, resilient and adaptable employees - an asset to any organisation.

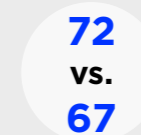
Globally mobile staff achieve a higher average vitality score than home-based employees (72 vs 67), with one in five displaying the highest vitality level (compared to one in seven home-based). This gap is linked to greater social and occupational vitality - a willingness for expats to build connections, make new friends and embrace career opportunities.

There is a downside, however. Issues such as **financial worries, stress and the demands of the 'always on' culture stubbornly refuse to disappear**. They remain areas that continue to affect the health of global employees. This situation requires responsible employers to acknowledge these problems and support their employees by providing effective solutions.

Mental health is the most prevalent indicator of overall vitality. In our study, 84% of those with high vitality reported good mental health, compared to just 10% in the low vitality group. Here, nine in ten people said they were stressed regularly. However, there is evidence things are improving, albeit slightly, with the incidence of stress declining from 82% in 2022 to 80% the following year. That said, burnout remains worrying high - 96% of respondents admitted experiencing symptoms and feelings of detachment and loneliness.



50% are happy with their move and would continue to work abroad for the next two years



72 vs. 67 Globally mobile staff achieve a higher average vitality score than home-based employees

What this means for Japanese employers

From an employer's perspective, there are plenty of positives to take from this study. Expats are resolute and able to deal with the challenges of their job. They're happy to push the boundaries, extend their comfort zone and, when necessary, take a few risks along the way. And as our study reveals, they are better placed to manage stress and pressure than their home-based colleagues. However, to suggest that all expats approach life with such an eager mentality is far from the truth. Some global employees experience anxiety as they adjust to their new surroundings; for others, the relocation can be stressful – without proper support, problems become overwhelming with the result that their health suffers. In addition to ensuring access to care, employers can help with the practical tasks, such as finding accommodation and a good school for the children, sourcing legal advice and even getting the utilities connected – things that we take for granted, but can be time-consuming and worrying for new expats.

In summary, the findings tell us that **employees recognise the importance of maintaining a healthy lifestyle, but are looking to their employer for support in making the right choices and accessing the best possible advice.** Again, the data backs this up. When we asked what they wanted most from a company health and well-being programme, 64% of employees opted for private health insurance – unchallenged in first place.

Strategies focusing on health and well-being don't just benefit employees. They can have a transformational effect on the whole organisation, and consequently, in driving business growth. We know that a healthy, motivated workforce drives business growth by increasing productivity, talent retention and attraction, and overall vitality levels – and reducing long-term sickness, absenteeism and low morale. A workplace culture that prioritises health is instrumental in successful staff recruitment and encouraging employees to take personal responsibility for their well-being.



Prioritising health and well-being strategies transforms the entire organisation and drives business growth.

Services and resources for successful European assignments

European assignments mark turning points in employees' lives.

The mere prospect of global adventures can cause a whirlwind of emotions for employees and those around them. Excitement and anticipation go hand in hand with anxiety and stress. For this reason, organisations must design a careful process to prepare and facilitate employees for their new lifestyles and assimilate them upon their return.

Each stage has its own unique challenges, and the success of the firm's new global assignment will depend on (in part) the support services available. For this reason, we look in-depth at some key actions within each phase for how global firms can comprehensively support employee health and well-being:



Before departure



At the beginning of the assignment



During the assignment



At the end of the assignment





Before departure



This period begins with the employee selection process ahead of the designated project or position abroad. Usually, candidate criteria go beyond technical or professional aspects, taking into account other factors related to their character or personal situation. For example managerial or leadership skills, sensitivity towards the culture of the given destination, resilience, and many other traits.

Although the process ensures that the chosen candidate is the ideal person to embark on this project, the employee may have a series of questions and concerns. These can range from their health, performance expectations, relocation support and remittance.

The organisation must prepare an 'expatriation kit' ahead of this moment, providing all the necessary tools for the new assignment, beyond those directly related to the new position.

This toolkit should include:



Healthcare planning

Provisions prior to employee departure, plus ongoing professional guidance on medical concerns. In particular, providing resources detailing the use and access of medical care, medications and/or ongoing treatments, especially for chronic illnesses.



Advice on personal and family life

This includes information about services for dependents, such as gyms or physical and mental care centres. Financial support (debt, budgeting, taxation, insurance, etc) and legal support (consumer rights, matrimonial law, leases, wills, etc) are relevant aspects as well.



Regular and consistent communication

Where the company offers expanded information on benefits and support before, during and after the relocation.



Cigna Healthcare Resources: International medical assessment, medical care and emotional assistance

1. Guided Health Advisor

This programme is designed to evaluate the health risk of members who are about to move abroad on a professional assignment. Before employees begin their assignment abroad, they are invited to undertake an online health assessment. The findings can confirm if there are any underlying health risks. It can identify the medical needs of employees and their families and ensure they receive the right care, support and advice throughout their assignment. With the option of assistance from a qualified Cigna Healthcare nurse, the programme helps them be better prepared for life in their new location across their entire health spectrum.

2. Global Telehealth

Through our Global Telehealth service, your employees can also benefit from a consultation in Japanese. Available to book via Cigna Envoy, and with a range of language options, including Japanese, it's a convenient alternative to an in-person clinic visit. Appointments can often be arranged on the same day, providing the peace of mind that they'll get a speedy diagnosis, as well as the most appropriate advice and treatment (including prescriptions when medically necessary and legally permitted).

3. International Employee Assistance Programme (IEAP)

This service offers confidential professional counselling, resources and information to help employees (and their household family members) address short-term mental health issues, caused by pressure at work or at home. IEAP Level 3 also includes referrals to local resources to assist employees with legal, financial, and dependent care issues, as well as other practical challenges such as relocation, travel and purchasing a new home. The IEAP is available 24 hours a day and in multiple languages, including Japanese.

4. Cigna Healthcare's cCBT

Available as an optional add-on, Cigna Healthcare's cCBT is a clinically-guided, well-being and mental health platform offering targeted self-help programmes based on cognitive behavioural therapy frameworks. The service can help employees better understand and care for their mental health (stress, anxiety and sleep problems). Each customisable programme lasts between 8 and 12 weeks and is made up of interactive learning modules available in several languages.



At the beginning of the assignment



Once the employee moves to the European assignment destination, their integration into the new environment and the local community begins.

Organisations must support workers during this period, by offering frequent contact and resources while they navigate the new culture and lifestyle.

Here, a holistic health view, with a particular focus on the following three areas, is vital:



Mental health and stress management

Navigating international assignments requires a complex upheaval and re-rooting process. The transfer is likely to generate anxiety, homesickness, physical exhaustion, insomnia or other negative symptoms. It is essential to enable family-wide access to tools and services that help with stress management and mental health care. Similarly, it is also crucial to promote contact with the organisation personally and professionally. Doing so instils confidence and resilience in the employee as the project begins.



Family health and safety

The family plays a central role in the employee's success. As such, it is also important to consider the wider household's health and well-being. By providing a healthcare plan with flexible services and a robust global network of medical professionals, business leaders can alleviate concerns and help their employees thrive.



Personal life and support network

When the expatriate and their family move, they begin life within a very different culture and with a new social network. This can create an additional emotional burden, increasing feelings of estrangement from existing friends and exclusion from potential ones. As such, companies must promote initiatives aimed at integrating their expatriate workers. Team-building activities can be highly effective since they enable new hobbies and social networks between colleagues.





Cigna Healthcare Resources: Online tools to support overall well-being

Cigna Healthcare has an Online Health Platform for this phase, helping employees find support and advice on mental health, stress and resilience levels. The platform is available to access via Cigna Envoy and member site, and includes:

1. General and targeted health risks assessment

This two-factor programme begins with a Health Risks Assessment (**HRA**): a 34-question survey and basic biometric analysis to identify possible health risks. The second stage is a Targeted Risk Assessment (**TRA**): an in-depth examination of sleep, stress, nutrition and physical activity patterns. The evaluation provides an overall score out of 100 to identify current and future health risks. Based on how a customer completes the HRA they may be eligible for the Chronic Condition Management Programme (see page 11).

2. Health library

A comprehensive glossary of symptoms and resources to maintain a healthy lifestyle.

3. 'Make one small change' programme

An online programme helping employees identify their goals, motivations and barriers to creating lasting change. The course covers five areas: resilience, nutrition, movement, sleep and smoking.



During the assignment



It is crucial to maintain open and positive contact with the employee and their family. Expatriation is a significant investment in the organisation's future, no aspect should be neglected to ensure its success.

As such, we recommend focussing attention in the following areas:



Effective communication flow

Direct, two-way communication is vital. Senior leaders should be mindful of ongoing factors like workload, family and personal life, finances and healthcare access, and schedule regular appointments to check in with their employees on these matters.



Measures to reinforce their motivation, satisfaction and commitment

Management staff can reinforce and cultivate commitment by holistically supporting their workers' health and well-being needs. This includes providing holiday time and long-term career development plans (with training and awards) as well as access to health care and mental health support.



Responses in cases of emergency

Expatriate staff can be more vulnerable than most in an emergency. As such, it is vital to establish a comprehensive programme with medical, evacuation and repatriation plans for total peace of mind.



Cigna Healthcare Resources:

Assistance for chronic conditions, medical evacuation, environmental crisis and pandemics

1. Chronic Condition Management Programme

This service is provided by Cigna Healthcare case managers, who are qualified, multilingual nurses with expertise in diabetes and heart conditions. In addition to monitoring these conditions, the case managers provide advice on how to deal with the condition and where to find the best care. Employees and their families can avoid complications and ultimately improve the quality of their health and their assignment.

2. Cover for pandemic, epidemic and infectious disease

Provides coverage for treatment, testing and delivery of prescription drugs related to pandemics/epidemics and local contagious disease outbreaks.

3. Emergency medical evacuation and repatriation services

The medical evacuation service facilitates hospital transfers (inside or outside the assignment country by land, sea, or air) for emergency medically necessary treatment. The repatriation service ensures transfers to the employee's country of domicile for emergency medical treatment through our global partnership with Japan's premier assistance vendor: International SOS.

4. Psychiatric care

Out-patient coverage for common mental disorders, including but not limited to: anxiety, depression, addiction, obsessive-compulsive disorder, post-traumatic stress disorder, eating disorders, burnout, and ADHD.



At the end of the assignment



Expatriate employees face another adaptation process when the assignment period ends and they return to Japan. Depending on the cultural shift, the adjustment at home can be more complicated than the initial one overseas.

Economic challenges often arise from loss of purchasing power and living standards as the employee returns. Workers may also find limits on their responsibilities as their role has evolved since their assignment and they have yet to learn the new parameters.

Furthermore, professionals may lose benefits that can prove difficult to manage while re-adjusting to their previous lives. **This is where the organisation must be closer than ever to its workers and aim to be as flexible as possible.**

In the face of change, workers' biggest concerns are about preserving important aspects like healthcare access as much as possible – whether they return or stay abroad.



Cigna Healthcare Resources:

Support to transition medical care needs

Cigna Healthcare has support available to transition medical care needs. We assist with mitigating our users' healthcare access plans from country to country for uninterrupted medical care. We offer modular and flexible health plans so users can maintain their care plans while remaining outside of their country of origin.

Cigna Inspire Asia Expat: group health care plans inspired by health and vitality

Healthcare is too important to be anything other than the best.

Globally expanding firms require a specialist company with extensive experience in the international healthcare market, a wide range of products and guidance on what's best for their employees.

That is why we have created **Cigna Inspire Asia Expat**, a culturally oriented suite of plans for expatriate employees providing enhanced well-being services, global health coverage and access to a network of more than 2.4 million healthcare professionals.

Other key benefits include hospital treatment, emergency evacuation and repatriation, Chinese medicine, alternative therapies, cancer treatment, preventative screening services, as well as mental health support including gender dysphoria, eating disorders, ADHD and burnout.

Your employees will have access to a dedicated 24/7 native speaking Japanese customer service line, telehealth consultations, International Employee Assistance Programme and personalised customer portal available in Japanese, as well as access to services and literature in Japanese.

We know that, in reality, employee healthcare needs can differ enormously. That's why Cigna Healthcare leads the way in offering a truly comprehensive package of coverage, enabling greater choice and support throughout the entire assignment lifecycle.



Cigna Healthcare offers three benefit packages depending on the budget and needs of our partner organisation:

The EliteCare and ExecutiveCare plans

Include a high level of cover for:

- In-patient treatment
- Evacuation & repatriation
- Mental health care
- Pandemic cover
- Out-patient treatment
- Maternity care
- Wellness
- Virtual support programmes

The EssentialCare plan

Core cover:

- In-patient treatment
 - Evacuation & repatriation
 - Mental health care
 - Pandemic cover
 - Virtual support programmes
- Choose from 3 levels of cover for:**
- Out-patient treatment
 - Maternity care
 - Wellness

Optional Extras

Dental
3 levels of cover including:

- Dental exam
- Dental treatment
- Orthodontics

Vision
2 levels of cover including:

- Eye exam
- Glasses
- Corrective eye surgery

Life and protection solutions

Solutions to support whole health:

- Life and protection
- Accidental death & disability
- Permanent disability

Discover people-powered health care

As a leading global health care and insurance company, Cigna Healthcare can help you help your employees to live with vitality in every area of their life, inside and outside work.

Now is the moment to give your employees control over their health and future-proof your organisation. Because more than a provider, **you can give your employees a health care partner:**



Licences in 30+ countries

bringing quality care to people in 200+ countries and jurisdictions



6K+

global employer clients



400+

emergency evacs per year with \$1M+ in avoided costs



140+

Cigna Healthcare doctors and nurses around the globe



190+

customers and patient relationships globally



2.4M+

network health care professionals

A smooth customer experience



Simple
claims process



48-hour
claims turnaround time



24/7/365
multilingual customer service including Japanese

Our people are here for your people.
Learn more about Cigna Healthcare here:
<https://comms.cignaqllobal.com/japanese-mnc>

Discover our business solutions





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