

International Benefits



The trend for global expansion is increasing and with it comes the challenge of providing benefits for employees and their families living and working overseas. Moving abroad is an exciting opportunity, yet can be daunting for a young family. For an employer, it is a significant investment so getting the right benefits in place is key.



Benefit requirements can vary by country, largely driven by local regulation and navigating through this minefield can be challenging. There may be instances where your expatriates need to be on local plans or adhere to strict local guidelines. We understand how important it is to get this just right.

Punter Southall Health & Protection works with companies to design solutions that are cost effective and appropriate to the locations of your employees. For that you need specialist, experienced advisers with knowledge of local markets all over the world.

We are part of Asinta, a strategic global partnership of independent, English speaking benefit consultants. Established in 1992 and supporting multinationals in 56 countries, we pair international expertise with local knowledge to guide our customers to the most appropriate solution that aligns with their global mobility strategies.

We meet your business needs and safeguard the wellbeing of your employees abroad by:

Providing top quality, experienced advice on benefit design, source and delivery

Understanding and defining your international benefits strategy so that employees understand their benefits both in the UK and abroad

Recommending multi-national pooling where appropriate for the best value approach

Working closely with Asinta to provide access to local knowledge

Attracting the right, high calibre employees to help drive your international business forward

Locally appropriate specialist advice

Punter Southall Health & Protection offer international consulting and broking services to design and deliver your global benefits. As assignments and employees inevitably change, so too can your needs but we're always on hand to help amend, upgrade or change your solution.

We know who needs what and which questions to ask.

	Internationally Mobile	Expatriates	Local Nationals
Definition	Employees who regularly move to different assignments around the world	Employees on assignment in a designated country, often for a defined period of time	Employees who are employed locally and registered as a national in that country
Need	Benefits that work globally	Benefit policies that are locally appropriate and work when they return home too	Locally appropriate policies that support the country's state provision and culture
Checklist	<ul style="list-style-type: none"> • Ensure international policies are appropriate • Ensure employees have access to support 24/7 • Check employees' families are protected • Provide insurers with accurate employee data 	<ul style="list-style-type: none"> • Comply with local benefit legislation as necessary • Check family members are protected • Ensure easy transition back to home cover when they return from assignment 	<ul style="list-style-type: none"> • Obtain data on benefits provided locally • Understand state provision and tax • Consider multi-national pooling for best value • Comply with local legislation

Punter Southall Health & Protection.



International Benefits are coordinated through our Healthcare and Protection Teams. For more information please visit www.pshp.co.uk or call **0203 327 5700**