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SUMMER EDITION

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# International Newsletter

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Welcome to the summer edition of our International Healthcare Newsletter. This is designed to provide you with a snapshot of what is happening in our market and keep you up to date with the latest developments in International employee benefits.

I hope you find this of interest. If you'd like more detailed information on anything covered here, then please contact your Account Manager.

**Punter  
Southall**  
Health &  
Protection.

**TERESA WIGHTON**  
Head of International Healthcare Consulting

## Brexit – Every cloud has a silver lining?

**The recent decision to leave the EU has created a sense of uncertainty. No one can accurately predict what the UK trading conditions and economy will look like 2, 5, 10 years out from now. All we do know is that life will go on and everyone will adjust... eventually!**

For businesses that operate overseas there is a long journey ahead. For some, it will create additional opportunity, as the UK's trade conditions outside the EU may improve. For others, the future may be less rosy. Movement of people will almost certainly still be allowed around the EU, but there will be more hoops to jump through. Immigration may move towards a points system, as we currently experience for movement outside of the EU. On the bright side it may create access to a wider talent pool. We know that a big concern in the UK is immigration levels, given the current freedom of movement within the EU. As a result, the only way the UK Government has been able to

control immigration is to limit entry from non-EU countries. But, the talent pool in countries such as India, Canada, Australia is such that employers may end up being able to attract the exact calibre of staff needed as opposed to being constrained.

When it comes to medical care, there is a reciprocal agreement in place with many of the EU member states for emergency medical care. This may well disappear as part of the exit negotiations. This heightens the need for a robust international medical insurance programme to be in place for any employees continuing to work overseas.



## Pre-assignment screening webinar – coming soon!

At Punter Southall Health & Protection we believe that preparing for an international assignment is vitally important to the success of it. All too often employees arrive in their new location not knowing where to go for medical treatment. There may be concerns over recent medical issues and worries about how their care can be transitioned.

We have partnered with Healix International to provide access to pre-assignment medical screening. It is a simple online tool is available to the whole family. It's designed to identify any potential issues and ensure the right support can be put in place. Even prescriptions regimes can be checked to ensure that any family member can continue to access the drugs they need every day. Following the success of the Expat EAP Webinar in May, we will be hosting a webinar in September on pre-assignment screening. Look out for an invitation from us in the coming weeks.

## UAE update – information, information, information

Never a week goes by without a further update from the authorities in UAE. The most important advice we can give to our clients is to ensure that all the necessary information is collected in advance. Many insurers are now refusing to start the insurance cover without the following:

- A copy of each member's Passport
- A copy of each member's Visa or Visa Application Form
- Sponsors Trading License for the Main Member
- Jpeg photo
- Emirates ID Card or Registration Form for each member.
- Information about salary levels, contact details

**We support our clients as much as possible in collating this data. If you have a local HR team in the region then they will already be familiar with these requirements and that helps!**

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**If you have any concerns regarding the requirements please let us know.**

## Holiday season is upon us

This is the time of year when a lot of your expatriate employees will take a few weeks off. Some of them will return home to see friends and family. Others will take a well earned holiday. It is normally a time when expats get their routine check-ups done. Many international medical insurance policies will have some cover for wellness screening and dental treatment. It is worth encouraging your employees to get their check-ups done. Taking a pro-active approach to their health can often prevent significant medical conditions from materialising.

**If your medical policy includes vaccinations, then it is worth knowing that travel vaccines are often covered.**

## Keeping your employees safe

We recently witnessed yet another terrorist attack in France, with the people of Nice being the latest victims. Most major cities in the world have people from diverse backgrounds, so when this happens everyone feels some sense of loss. It's a frightening age we live in. We don't know where the next attack will be and so people need to be vigilant. But at the same time, life and business must go on. We can offer access to range of advisory and support services:

- Security advice – most International assistance companies offer training programmes and ongoing support and news alerts to help keep travellers and expats as safe as possible
- Counselling/Crisis support – there are a number of organisations who have the global capability to support in the event of an attack. Sometimes people are caught up in these terrible events or may know people who have been a victim. Counselling services can help people try and make sense of what has happened and how to handle the trauma of being closely linked.



For further information,  
call us on **020 3327 5700**,  
or visit our website **[www.pshp.co.uk](http://www.pshp.co.uk)**



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