



Health and risk benefits design for internationally mobile employees

2023 survey report

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The 2023 IME Benefits Design Survey Report

As economies around the world become more interdependent, internationally mobile employees (IMEs) play an increasingly critical role in supporting global business strategies, especially now that international travel is opening again following the pandemic.

IMEs consist of both international assignees (expatriates) working outside their country of origin and international business travelers who travel outside of their home country. As a duty of care, their employers need to provide IMEs with benefits that address the unique factors and risks of working abroad.

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About the survey

We conduct a biennial IME Benefits Design Survey that focuses on core health and risk benefits for IMEs as well as emerging trends and strategies. In 2023, our participants consisted of 155 multinational organizations across 34 industries in 19 markets. This report highlights the results of our 2023 IME Benefits Design Survey and offers meaningful insights to help organizations improve the core benefit strategies for international assignees and business travelers.

This report covers healthcare and risk protections. International pension benefits for assignees, which many of the respondents offer, are reported separately in our [International Pension Plan Survey](#).

Highlights of participating organizations

Top industries represented in the 2023 survey are financial services, aerospace and defense, business and technical consulting services, energy services, and pharmaceuticals and biotechnology. Participant headquarters represented by market indicate U.S. 50%, France 14% and the remaining 36% across 17 markets.

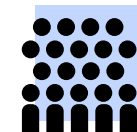
Constructing a composite picture, a strong majority of respondents:



Are either privately or publicly owned



Have revenue between USD \$1 billion and USD \$50 billion



Have an average global, full-time employee count of approximately 45,000



Conduct business on at least five continents



International assignees vs. international business travelers

For the purposes of this report, any reference to international assignees includes all categories of employees working on expatriate assignment or secondment outside their country of origin (home country) or country of employment for a prolonged period, typically six months or more. This includes expatriates, inpatriates and third-country nationals (TCNs). Because it is common for employers to leverage international health and risk plans to cover key local talent (e.g., localized expatriates, regional executives), our report also includes data points for key local nationals who travel extensively across borders.

International business travelers include employees who travel on short- or long-term business trips outside their home country, usually for short periods of time (less than 180 days per trip).

Key findings

A significant majority of multinational employers provide tailored employee benefits and related services to IMEs as a key element of a competitive benefit package. While some employers still rely on home and/or host country plans, offering truly global programs has numerous advantages. For instance, by providing more robust coverage and services that are tailored to support the health and wellbeing of internationally mobile employees and their family members, these plans can play a role in attracting and retaining this key talent.

A properly tailored set of benefits for international assignees will provide the necessary structure for effective pre-trip/assignment healthcare planning; access and direction to high-quality medical care; and various services, such as global telehealth, employee assistance programs (EAPs), travel assistance and emergency evacuation.

Additionally, it is typical for employers to provide international business travelers with supplemental benefits, including accidental death coverage, out-of-country medical care, and travel and security assistance.

The evolving legislative landscape, increasing security risks and perpetual rise of healthcare costs affect the design and costs of global plans, making it more challenging — but not impossible — to manage compliance factors and stay within a reasonable budget. On the following pages, we present our key findings to support your decisions regarding the future design and structure of global health and risk benefits for an internationally mobile workforce.

- **Rebound in global mobility:** In the past 12 months, 73% of respondents saw an increase in expatriate population, and 80% expect an increase in the next 12 months.
- **Allowing globally remote work:** Nearly six in 10 (57%) respondents allow globally remote work on a voluntary basis (work from anywhere). Almost half (48%) allow trips of up to 30 days and less than 30% for longer periods of time.

This ties in with [WTW's 2023 Dynamics of Work Survey results](#), where approximately half of respondents allow or plan to allow employees to work remotely across borders:

- 67% are considering offering greater flexibility in terms of where and when work is done.
- 52% are increasing talent pools by expanding geographic reach through remote work or greater use of contingent talent.

- 52% are prepared (or will be within three years) to make necessary changes to support how work gets done and enable globally remote work for short periods of time.
- 45% already allow (or plan to allow in the next three years) employees to work from anywhere, including abroad for short periods of time.

In the Dynamics of Work Survey, many participants are also taking actions related to globally remote work (Figure 1).

Figure 1. **Globally remote work**

Actions related to globally remote work	Have taken or currently taking action	Planning action in 2023	Considering action in 2024
Allowing globally remote work with a formal framework and approval process, tracking of approved travel and managing duty of care obligations for this travel	36%	9%	8%
Allowing globally remote work without a formal framework or tracking	24%	3%	5%
Expanding global health and risk benefits to cover gaps and address duty of care obligations for approved globally remote workers	29%	10%	10%

Key findings

- **Top five employer priorities in managing the healthcare and risk benefits** for international assignees (expatriates) and their families include the following, in this order of priority:
 1. Manage the rising costs of expatriate healthcare programs
 2. Benchmark current plan design(s)
 3. Conduct a gap analysis to determine if the plan(s) remain fit-for-purpose
 4. Implement or enhance related services for the health and safety of expatriates and their families, including but not limited to wellbeing, telehealth, EAPs, evacuation and travel assistance
 5. Address compliance concerns related to expatriate healthcare plan(s), based on employees' home and host countries
- **Continuing focus on wellbeing of IMEs:** Mental wellness is a critical benefit for international assignees, based on organizations' corporate benefits and duty-of-care strategies. Most respondents offer mental health coverage (94%), substance abuse coverage (74%) and EAPs (63%) within international health plans (IHPs), with some organizations offering telehealth (23%) as well.

Figure 2. Top benefits linked to duty-of-care priorities

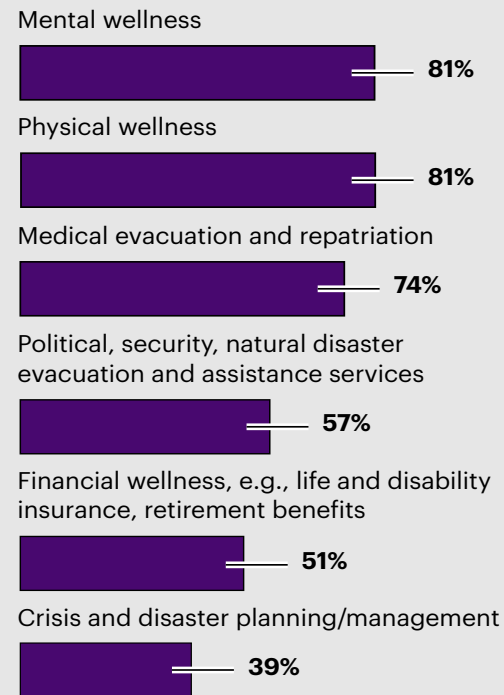
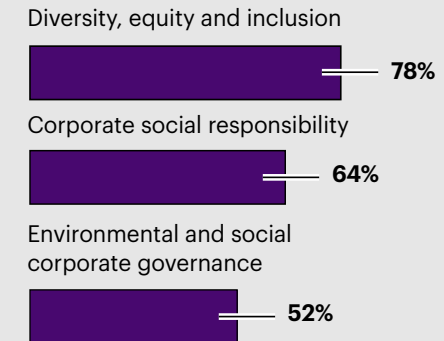


Figure 3. Corporate policies impacting international mobility



IME demographics

The minimum length of time outside of the home country for an employee to be considered an international assignee versus a business traveler is at least three months for 19% of respondents and six months or more for 61% of respondents. Among our survey respondents, the number of international assignees ranges from seven to 822, with 61% having 100 or fewer assignees and only 9% have more than 1,000. While assignee populations are not often numerically significant, they are an important part of the workforce and, as the rest of the survey shows, are provided with tailored provisions that reflect their unique needs.

The percentage of respondents who expect no change or an increase in international assignments in the coming year **spiked from 31% in 2021 to 80% in 2023**. Fewer participants expect a decrease (7% in 2023 compared with 15% in 2021).

A majority of survey respondents indicated multiple types and locations of international assignments (figures 4a and 4b).

Figure 4a. Assignees by assignee type

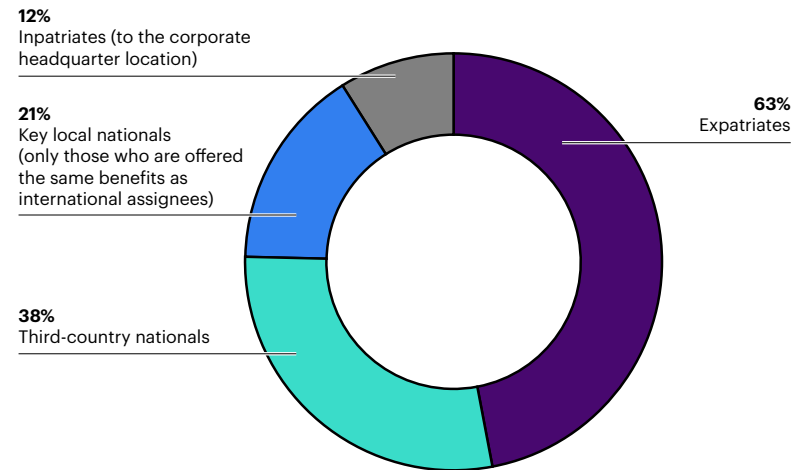
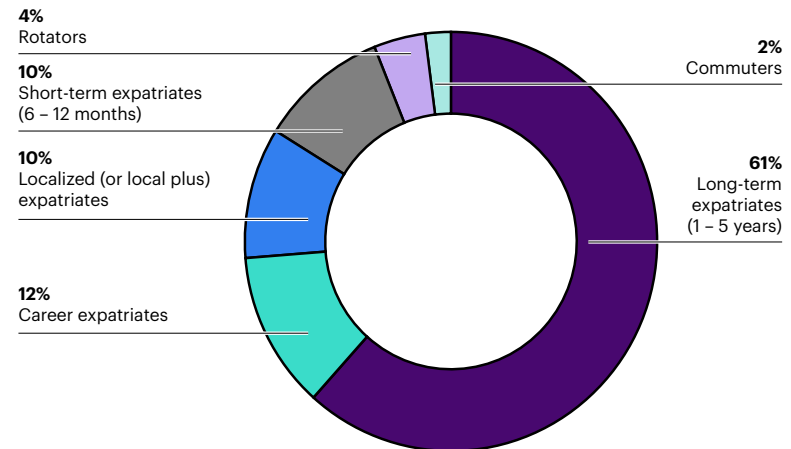


Figure 4b. Assignments by type

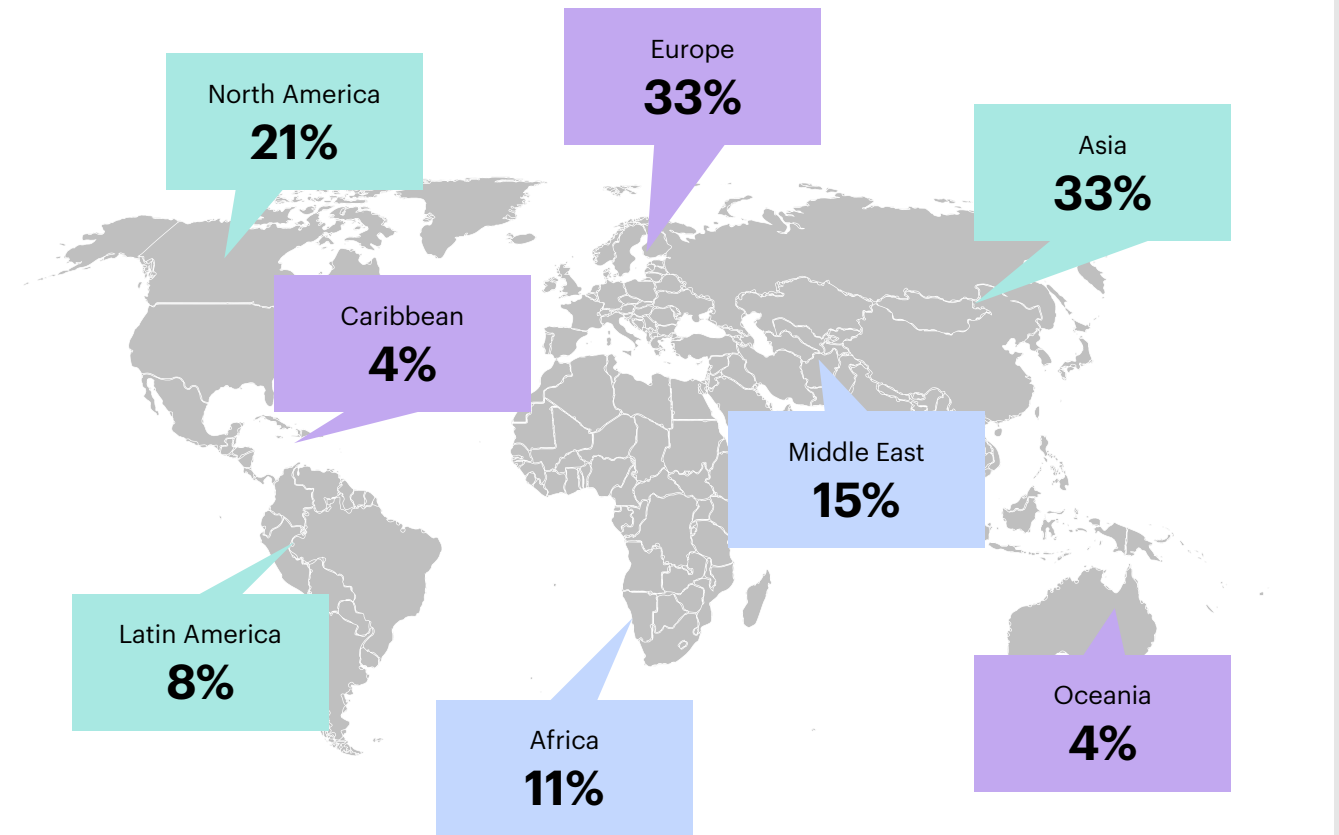


IME demographics

Expatriates (63%) and TCNs (20%) account for most international assignees, with a smaller percentage of inpatriates (12%). With respect to enrollment in International Health Plans (IHPs), of the 131 survey participants that allow IHP enrollment for select key local nationals, the average percentage of the total enrolled population is 15%.

All respondents have employees on assignment in multiple regions. Matching the results of our 2017, 2019 and 2021 IME surveys, the three regions hosting the highest average percentages of international assignees in 2023 are Asia (33%), Europe (33%) and North America (21%).

Figure 5. Assignees by region






Healthcare coverage for international assignees

Healthcare coverage for international assignees can be classified into home, host and/or international benefit programs. Over the past three decades, it has become a best practice for multinationals to offer IHPs that are tailored to international assignees and their family members. These plans increasingly include multiple healthcare benefits, bundling medical, dental and vision care into one plan.

It must be noted that the majority (59%) of international plans of survey respondents originate from North America and 33% originate from Europe (including the U.K.). Policy situses often affect plan design features due to various regulations; therefore, our survey results specific to plan design will be weighted toward U.S.-based plans.

The inclusion of vision and dental benefits remained somewhat consistent from 2021 to 2023. Participants that offer vision benefits have slightly increased from 88% in 2021 to 90% in 2023, but those that offer dental benefits (94%) have slightly decreased from 2021 (95%).

Figure 6. Benefits included in the IHP

	 Medical	 Dental	 Vision
2023	100%	94%	90%
2021	99%	95%	88%





International health plan structure

Many employers maintain more than one plan design, generally in response to regulatory requirements, regional benefit strategies or specific needs for a given category of international assignees (e.g., rotators). In this year's survey, 24% of respondents had two or more plan designs.

Respondents **mostly favor global plans over local plans for health insurance (89%)**, while **only half prefer global plans for risk (life, accident and disability) insurance**. For those that leverage local plans, **home country plans are used three times more often than host country plans**.

Figure 7. Coverage included within IHPs



Medical benefit highlights

Over one-third (37%) of respondents have plans with varying levels of deductibles, coinsurance percentages and out-of-pocket limits, based on claims incurred in the U.S. versus outside the U.S. This is a typical practice in the U.S. healthcare market due to steerage into medical networks to contain costs.

Deductibles (excess)

- For plans with consistent provisions worldwide, 81% do not require a deductible; for those that require a deductible, the median is \$350 for an individual (\$750 for a family).
- For plans with individual deductibles that vary based on U.S. or non-U.S. care, median amounts are \$500 for non-U.S., \$550 for U.S. in network and \$1,000 for U.S. out of network. Family deductibles vary from two to three times the individual amounts.

Coinsurance

- For plans with consistent provisions worldwide, 75% indicate 100% coverage worldwide.
- For plans that vary based on U.S. or non-U.S. care, median coinsurance levels are: 90% for U.S. in network, 70% for U.S. out of network and 100% for non-U.S.

Out-of-pocket limits

- For plans with consistent provisions worldwide, median amounts are \$1,500 per individual and \$3,000 per family.
- For plans that vary based on U.S. or non-U.S. care, amounts range widely with median individual amounts of \$2,000 for non-U.S. (\$4,000 per family), \$2,000 for U.S. in network (\$5,000 per family) and \$3,000 for U.S. out of network (\$7,000 per family).

Wellbeing highlights

Wellbeing initiatives continue to be an important aspect of employee benefit coverage for international assignees, with the majority incorporated into the IHP.

Figure 8. Wellbeing prevalence

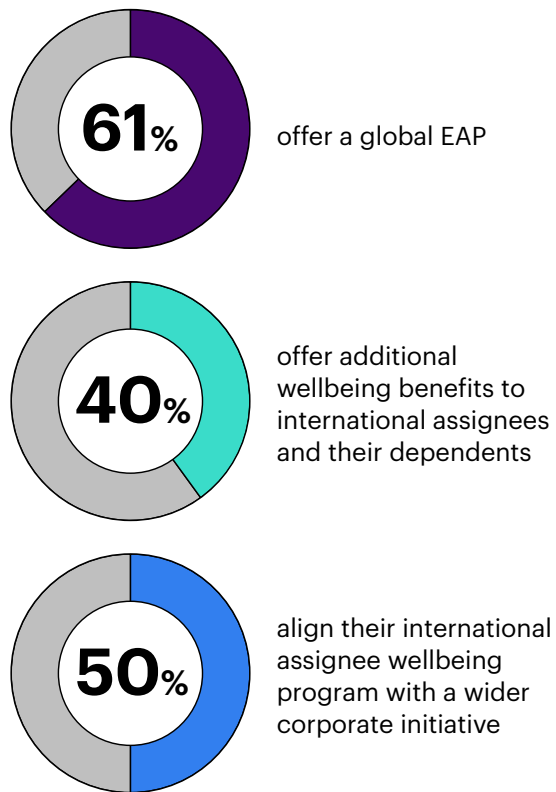
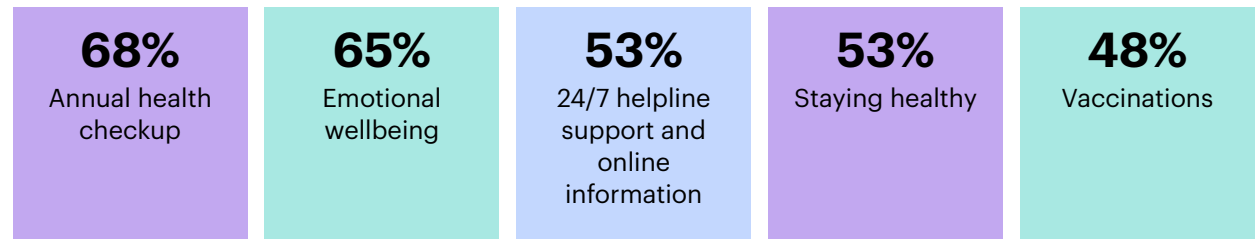


Figure 9. Participants with global EAP services provide EAP via...

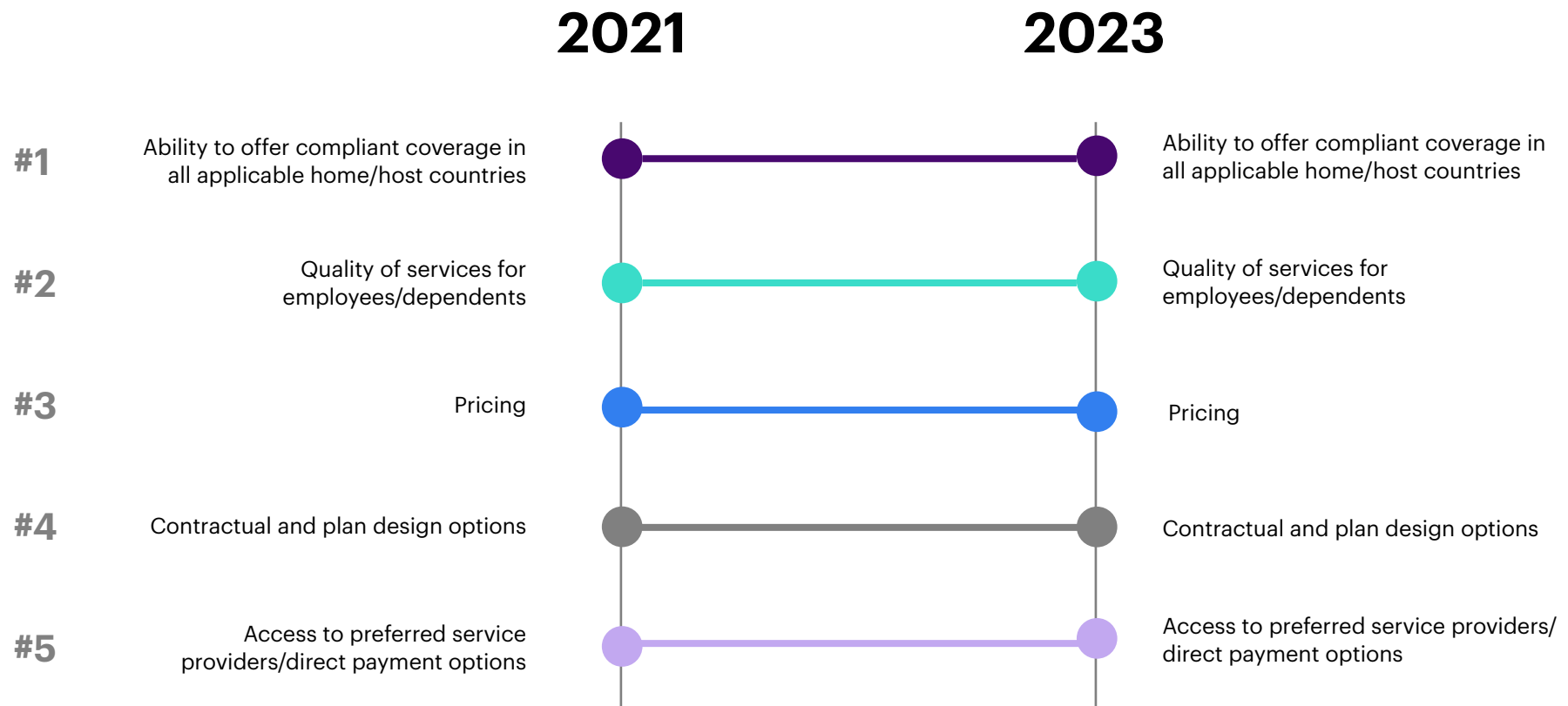


Figure 10. Top five additional wellbeing benefits provided



Top considerations when selecting a global IHP vendor

Figure 11. Considerations have remained generally consistent between 2021 and 2023



Risk benefits for international assignees

Like healthcare benefits, international assignees may have risk benefits (life, accident, disability) under home, host and/or international benefit programs. While survey results indicate that respondents are providing risk benefits via home country more than international plans, there is a continuing trend for multinational organizations to seek consistent global coverage to meet minimum benefit standards for international assignees. In certain insurance markets, we have also observed that home country tolerance thresholds for extending coverage can be challenging.

Life (death-in-service) benefits

- 92% of participants that responded to the risk benefits section of the survey offer life benefits to international assignees, with 52% doing so as part of an international plan and 56% leveraging the assignee’s home country plan.
- 88% of plans offer a life benefit as a lump sum benefit based on a multiple of salary (12x to 72x monthly pay).
- Life benefits based on multiples of monthly pay range from \$50,000 to \$2.5 million. The average for life insurance coverage defined as a fixed amount is \$121,000.

Accidental death and dismemberment benefits

- 63% of respondents offer accidental death and dismemberment (AD&D) benefits (63% among those that have international risk benefits), with 48% doing so as part of an international plan and 58% as part of a home country plan. Among employers that have international risk benefits, 60% offer this as a separate policy.
- Among those with a separate AD&D policy, 78% offer AD&D benefits based on a multiple of salary (12x to 72x monthly pay).
- Benefits range from \$50,000 to \$1.4 million.

Long-term disability benefits

- 80% of respondents offer long-term disability (LTD) or total and permanent disability benefit plans to international assignees (80% of those that offer international risk benefits), with 50% offering those benefits through an international risk plan and 57% through home country plans.
- 88% provide LTD (income replacement) benefits and 43% provide lump sum benefit payments, often as an extension of a short-term income replacement benefit (e.g., two years).
- The median for LTD benefits as a percentage of pay is 67%.
- The median maximum monthly disability benefit amount is \$15,000 and \$250,000 if coverage is based on multiple of pay.

Figure 12. **Types of risk benefits available to international assignees**



Percentage of responses among employers that report having international risk benefits

Life insurance (death-in-service)	92%
Long-term disability benefits	80%
Accidental death and dismemberment	63%

Note: Not all survey respondents provided data related to their risk benefits for international assignees.

Benefits for business travelers

Not surprisingly, the average percentage of employees traveling internationally on business increased from 10% in 2021 to 17% in 2023, ranging from 1% to 49% of the participants' employee populations with an average of 17%.

While 78% of respondents provide Business Travel Medical (BTM) benefits and 77% also provide Business Travel Accident (BTA) coverage, it is not uncommon for employers to offer two separate insurance plans covering emergency medical and business travel accident coverage, respectively. But it is also very common to bundle these coverages within a BTA or Personal Accident program.

Business Travel Medical

The core benefit is urgent and emergency medical coverage.

- 78% of respondents offer BTM coverage.
- 49% of plans are stand-alone BTM plans.
- 51% are riders to a BTA plan.
- 53% of plans include sojourn travel (median of leisure travel attached to business travel).
- 13% of plans cover personal travel.
- 64% include coverage for dependents traveling with the employee.
- 49% of plans include an AD&D benefit.
- 78% of plans include emergency medical evacuation and 43% cover evacuation for security/political unrest/natural disaster.

Business Travel Accident

The core benefit is accidental death coverage.

- 77% of respondents offer BTA coverage (increased from 60% in 2021).
- 73% of policies are global versus local (14%).
- 43% of plans include sojourn (personal) travel attached to business travel.
- 37% of plans have varying levels of benefit depending on employee classification.
- 57% offer AD&D as a multiple of salary ranging from \$660,000 to \$5 million, with a median of \$1 million.
- 51% offer AD&D in a fixed amount ranging from \$70,000 to \$1 million, with a median of \$250,000.
- 58% include an out-of-country medical benefits rider (decrease from 63% in 2019).
- 72% of plans include emergency medical evacuation, and 57% cover evacuation for security/political unrest/natural disaster.

Figure 13. Coverage for BTA

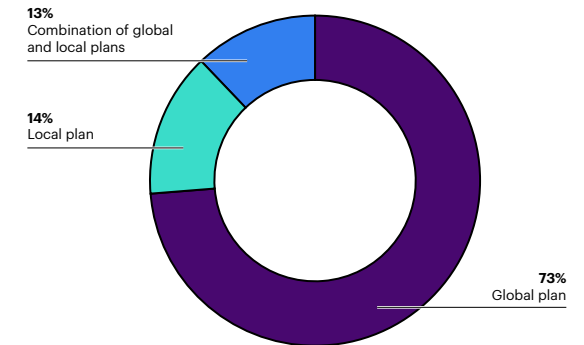
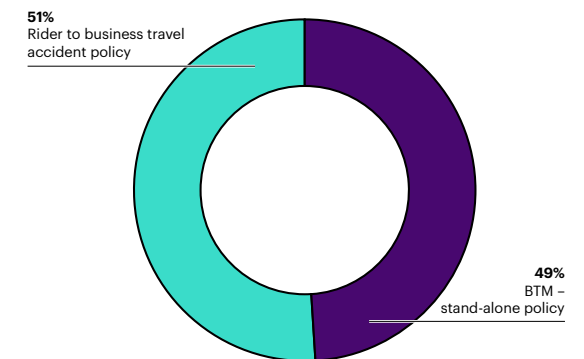
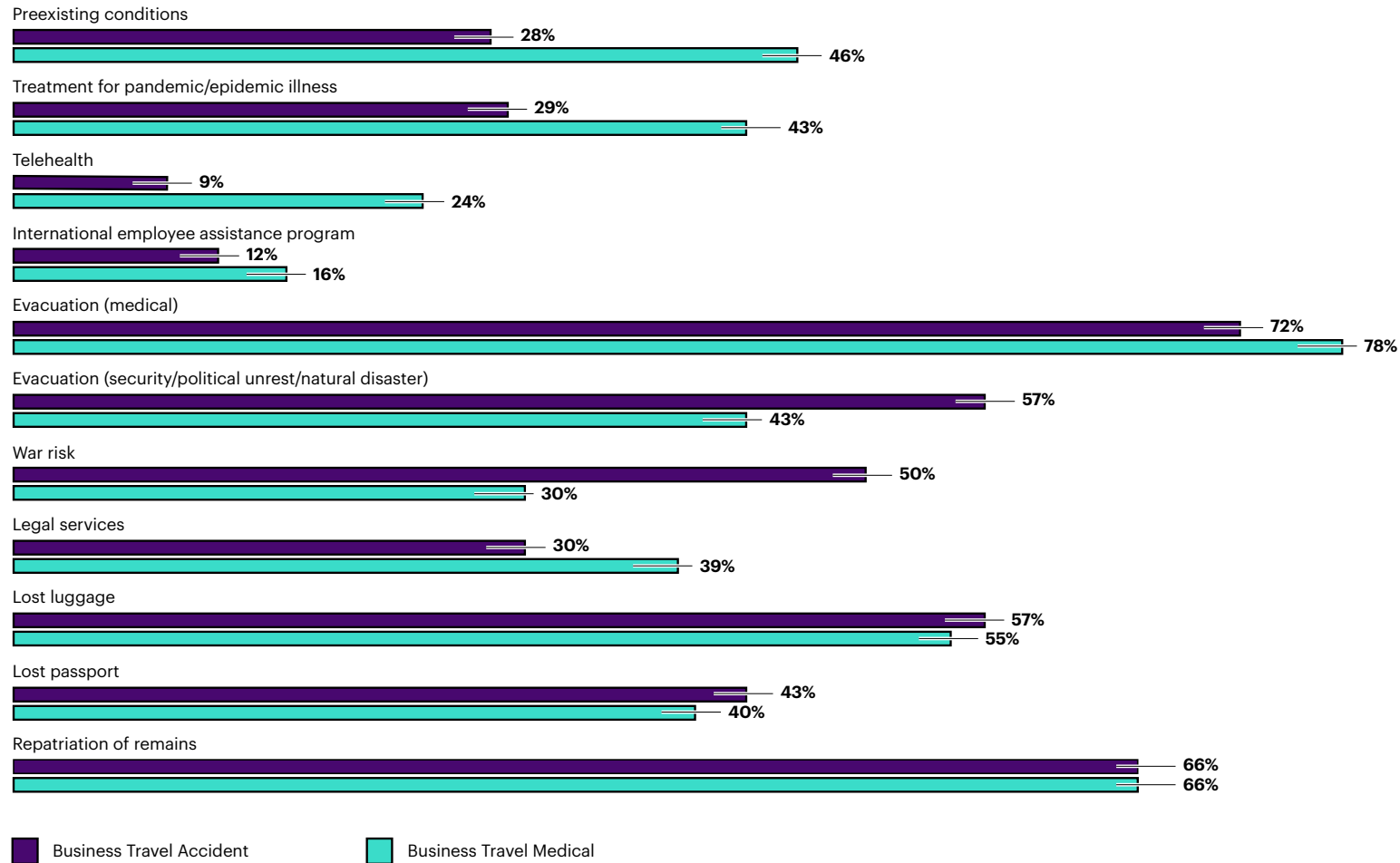


Figure 14. Coverage for BTM



Benefits for business travelers

Figure 15. **Prevalence of overlapping provisions**



Evacuation and assistance services for IMEs

For most employers, it is imperative that IMEs have access to evacuation and assistance services. While such benefits can be found in many insured plans (e.g., international healthcare, BTA and BTM plans), some participants (45%) also contract directly with an evacuation and assistance service provider.

At least 90% of employers that offer this service cover emergency medical evacuation and assistance (96%) and political/security evacuation and assistance (90%). Most plans also cover evacuation and assistance in case of natural disasters (86%) and risk assessment (51%).

According to 90% of respondents, their evacuation and assistance providers are aligned with the organization's IHPs and business travel programs to ensure appropriate handling of evacuation and case management situations. It is typical and recommended that Human Resources and Risk Management work together to ensure alignment on such protocols.

Figure 16. **Evacuation structure**

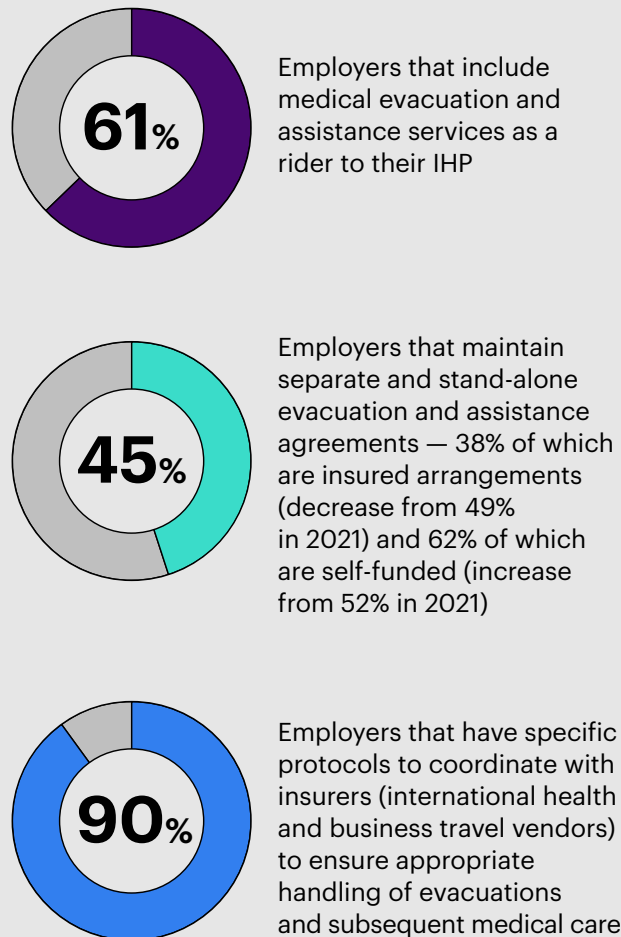
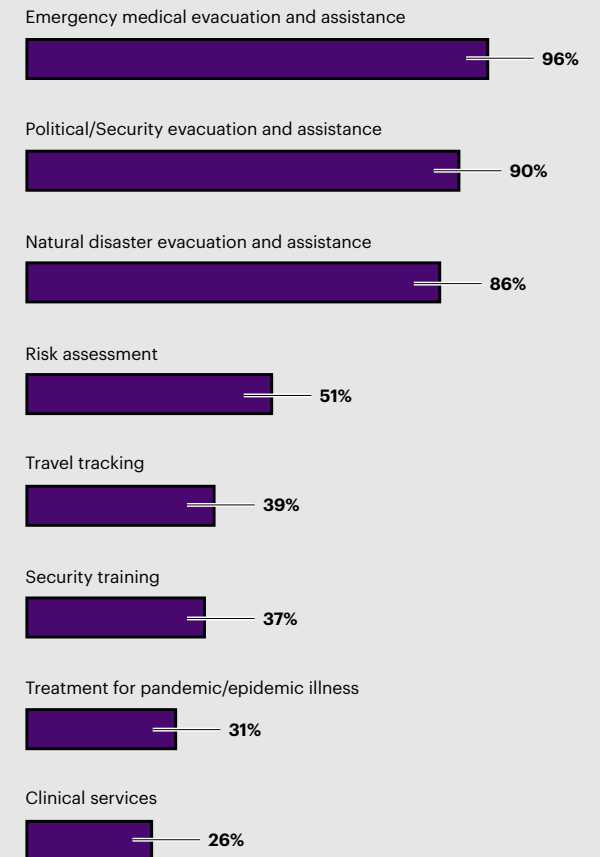


Figure 17. **Inclusions in evacuation and assistance services**



Regional highlights

Asia Pacific

- Expanded eligibility for IHPs continues to be more prevalent for top talent, localized expatriates, employees who travel extensively for business purposes and those who are approved for globally remote work status. While the core benefit provision of international healthcare is designed for expatriates, the acceleration of these trends with multinational organizations has helped to expand the market for international healthcare solutions.
- Although benefit decisions for some Asia multinationals rest with the local host country entities, they are increasingly evaluating and implementing headquarters-driven international health and risk benefit programs to address the increasingly sophisticated needs of their workforces.
- Asia-headquartered companies are increasingly offering a combination of global (or regional) healthcare programs for their globally remote workers, alongside local high-end medical (or “local plus”) programs that serve as a voluntary top-up solution for local employees. Geographic coverage options vary, but typically access is not limited under “local plus” plans to the work location of the employee.
- Distinct drivers of the increased focus by Asia multinationals on comprehensive global IPMI programs are attributable to:
 - Global governance and compliance becoming a top priority for benefit managers given evolving benefit regulations
 - Growing global presence of Asia multinationals and a need to provide competitive benefits for skilled workers, particularly in such industries as finance, energy and high tech
 - Continuing concerns around employee wellbeing and security

Regional highlights

Europe

Increased costs continue to be a key focus for the region. With a recent provider exiting the market, the choice of global medical insurers has narrowed.

COVID-19, combined with the changing face of the work environment, has had a major impact on medical trends, costs and the drivers of medical claims.

With markets experiencing increased demand and longer waiting times for medical treatments in the wake of the pandemic, patient care now requires high-end medical solutions — “beyond domestic” coverage.

Clients and individuals are seeking coverage that bypasses public health services and offers broader coverage for private maternity, doctor visits, dentistry and chronic conditions as well as access to the latest technology and global access to healthcare.

WTW continues to observe greater focus and investments from leading providers in the following areas:

- Technology and the increased use of artificial intelligence (AI) to help support members’ health journey. Many insurers are increasing investments in automation to achieve efficiencies, highlight fraud detection and reduce administration costs.

- Digital health investments and integration to improve speed of healthcare access through telemedicine and virtual healthcare solutions, particularly with virtual general practitioner, musculoskeletal conditions and mental health support. Integration of wearables and apps to help improve member experience and data for health, lifestyle and analytics.
- New ways of working in a post-pandemic world. Employees are requiring greater flexibility from employers, and this is expected with provider solutions. International remote working and hybrid expatriate assignments are all likely to increase in addition to greater demand for delivery of international healthcare access.

Regional highlights

Middle East and Africa

- Many expatriates in the Middle East are hired locally and are effectively treated as “local” employees; however, the benefit benchmarks for these employees are broadly consistent with those of expatriates on assignment in the region.
- The emergence of locally mandated plan coverage has to some extent determined certain aspects of the plan design (e.g., in relation to deductibles, employee contributions and coverage limits).
- Locally admitted policy requirements have also contributed to the trend seen in the survey for companies needing to manage more than one benefit plan for international assignees. This trend is set to continue with several other Gulf states mulling the implementation of mandatory medical plans. Locally mandated plan designs continue to evolve in the markets where they are already present and are expected to expand to new markets; for example, Qatar, Bahrain and Oman have all announced plans for mandated local plans.
- Expatriates often travel regularly between countries in the region. Since the onset of COVID-19, the region has seen more widespread access to telehealth and wellbeing services (particularly in relation to mental health) and access to care outside of the resident country when needed.
- COVID-19 has also been the trigger for an examination of the adequacy of risk benefits cover, with some organizations acting to set minimum coverage (e.g., for life insurance). For assignees in more volatile countries in the region, coverage should ideally not have passive war restrictions.
- There is a growing focus on benefits related to diversity, equity and inclusion (DEI), such as support for those with learning disabilities, female/family-friendly benefits and benefits aimed at attracting and retaining local nationals.

Regional highlights

Americas

- Plans written in the U.S. comply with a number of regulations resulting in comprehensive coverage terms, including provisions not always included in non-U.S. programs. Examples include coverage for preexisting conditions, infertility treatment, mental health services and plan continuation.
- The regulations that drive plan features in combination with the high cost of healthcare in the U.S. typically drive higher insurance premiums than elsewhere in the world.
- AI and machine learning technologies are being integrated into healthcare systems to improve patient outcomes and reduce costs.
- Patients are increasingly taking an active role in their healthcare decisions and are demanding more transparency, convenience and choice. This has led to the rise of consumer-driven healthcare, where patients have more control over their healthcare choices. Overall, these trends are helping to transform the healthcare system in the U.S. to be more patient-centered, efficient and effective.
- In Latin America, we are continuing to see an increase in the provision of comprehensive plans for executives and other key talent, offering regional or global access to care. While the possibility of accessing coverage in North America is often highly valued, some of these international plans may only work through reimbursement or have a smaller network compared with local plans.



Key considerations

Compliance

With the growing number of regulations related to global health insurance, compliance will continue to be a key area for annual review during the renewal process, particularly as global insurers are not equal in their ability to address regulatory requirements.

There are opportunities to leverage a single insurer even when multiple policies are required, but there is value in regional solutions as well. In some regions, including Asia and Latin America, high-end healthcare options may be utilized for localized assignees as “local plus” solutions. Decisions are generally supported by an overall global benefit strategy, a centralized versus decentralized corporate governance framework, and of course the specific demographics and locations of the international assignee population.

Financials

From a program funding perspective, selecting the best option depends largely on the size of the program and the organization’s risk appetite. Conventionally insured plans offer low risk, and a vast majority (92%) of the respondents confirmed plans that are fully insured. Alternatives include self-insured, profit sharing, multinational pooling, contract billed arrangements (medium risk) and captive solutions (high risk).

U.S. multinationals commonly require employee contributions toward healthcare premiums for U.S. expatriates, usually in alignment with U.S. domestic premium contribution standards; therefore, it’s not surprising that most (52%) respondents that require contributions are headquartered in the U.S., with employee contributions ranging from 10% to 55% (median of 25%) and dependent contributions ranging from 10% to 80% (median of 30%). To reiterate, it is not as common for multinational organizations headquartered in other regions of the world to require employee contributions; in fact, it is not allowed in some markets.



Healthcare plan designs

The key plan design features within expatriate healthcare plans (deductibles, coinsurance percentages, out-of-pocket limits) tend to vary based on assignment location — generally between U.S. versus non-U.S. medical care. Additionally, most U.S. plans offer lower deductibles and higher coinsurance for in-network care and higher deductibles and lower coinsurance for out-of-network care.

Outside the U.S., there is some divergence based on regional trends. For European and Middle East plans, it is still most common for employers to provide first-dollar coverage, meaning 100% coverage for medical expenses. Within Asia there is a growing trend to include member contributions for medical expenses.

Virtual services

We strongly recommend providing both telehealth and EAP services for all IMEs. If gaps exist for these services, consider options to expand current (or implement new) programs to secure coverage for all. Leading global healthcare insurers and providers are investing further with digital services, with a view to improving plan participants experience and integration of services. This is moving the market into combining apps and wearables that sign-post clinical and member services and also provide lifestyle and health analytics.



Risk benefits

For risk plans offering life, AD&D and disability coverages, providing benefits through a single international solution can resolve the complexities of dealing with multiple home country policies. By consolidating plans, multinational organizations can achieve significant value in the following ways:

- Single administrator for improved efficiency
- Simple structure with scalability to incorporate multiple locations
- Economies of scale leveraging combined populations for improved terms
- Improved governance through centralized controls
- Consistency in design/minimum standard benefits
- Potential to cover small numbers of key local nationals

Regarding business travel benefit programs, leveraging global rather than local programs can help to close any coverage gaps and, potentially, extend coverage to international “work from anywhere” (globally remote work) scenarios.

Market enhancements

While we expect the insurance market to expand its capabilities to address regulatory factors that affect international plans, we also expect innovation and enhanced plan features that help employers attract and retain employees and align closely with corporate policies affecting international mobility, including DEI and environmental, social and governance, among others. We also expect leading insurers to continue to invest in technology that enhances virtual care and wellbeing support and to help rein in the escalating costs of these programs. All of these focal areas will be critical for insurers to maintain client relationships and expand their market competitiveness.

Conclusion and recommendations

Global employee mobility is on the upswing, following the overall drop in international assignments in recent years due to the pandemic. In the previous year, 71% of respondents saw an increase in international assignments, and 80% expect the increase to continue further in the next 12 months. Similar to our 2021 survey report, there is a continuing trend for some employers to allow globally remote work on a voluntary basis, with 50% of respondents offering a “work from anywhere” opportunity. This aligns with the results of our 2023 Dynamics of Work Survey, which indicate that many organizations are allowing or plan to allow employees to work from anywhere, including overseas, and many of them currently have or are planning to have global health and risk benefits to cover globally remote workers.

To maintain a competitive global mobility strategy, best practices indicate that multinational employers uphold an effective global benefits strategy, given the challenges often found in the areas of compliance, wellbeing and security for IMEs. We recommend an annual compliance review of IME plans and a full market review every three to five years to ensure the overall package is fit for purpose, competitive in design and pricing, and aligned with Human Resources, Global Mobility, Risk Management and Security priorities and protocols.

This report intends to offer meaningful insights to help multinational organizations improve the core benefit strategies employed for international assignees and business travelers. Indications from this survey align with our comprehensive view of current global market trends.

About WTW's Global Services and Solutions

Multinational companies trust WTW as a strategic advisor. We help clients achieve global people and risk management goals, support governance and objectives, realize the value of leveraging global insurers, and deliver comprehensive and competitive global benefit solutions.

Our global reach and local knowledge coupled with our specialized expertise allow us to put forth industry-leading advisory and support services, innovative solutions and data-driven insights that result in forward-thinking strategies and solutions.

About WTW's Expatriate Benefits Solutions

WTW maintains dedicated Expatriate Centers of Excellence around the globe to advise multinational companies on strategy, execution and oversight of health and risk plans for internationally mobile employees.

Our subject matter experts are uniquely positioned to support our clients with plan design (e.g., benchmarking and industry trends), regulatory compliance in an ever-changing environment, cost management (e.g., market review, analysis and financing), and ongoing management of health and risk benefits for international assignees and international business travelers.

If you would like to learn more about WTW's Expatriate Benefits Solutions or would like to purchase a copy of the full 2023 IME report, please contact your local WTW consultant or send an email to one of our Expatriate Centers of Excellence leaders.

Asia Pacific: [James Coker](#) and [Angela Yang](#)

Europe: [Chris Beardshall](#)

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Germany: [Harald Gruber](#)

Latin America: [Gerardo Pulido](#)

Middle East and Africa: [Steve Clements](#)

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](https://www.wtwco.com).



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