

# Keeping Your Globally Mobile Employees Healthy, Safe, and Secure

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*Companies are sending higher numbers of older employees to difficult or dangerous locations, which increases the chances of a medical event where health-care services are least available. Business travelers and international assignees and their employers need to adequately assess and prepare for such possibilities. The author describes five key processes that will help companies perform duty of care and minimize risks to the employee and company alike; the elements of a best-practice international preassignment health program to ensure assignees are fit for work in locations with high medical risk; and the five responsibilities of globally mobile employees for protecting their health and getting medical help if they need it. © 2009 Wiley Periodicals, Inc.*

Michael Wilson, a 54-year-old senior vice president of sales for a major international company, regularly traveled to developing countries on company business. He decided to take his wife Jean along on a trip to China, and after wrapping up business in Beijing and Shanghai, the couple took an impromptu weekend side trip to the Tibetan city of Lhasa. Soon after arrival, Michael, who had failed to consider the impact of the 12,000-foot altitude on his chronic heart disease and shortness of breath, suffered chest pains and acute difficulty breathing. Since he hadn't anticipated the additional travel days to Tibet, he was also out of his regular prescription medication.

The local hotel took Michael to the Tibet 2nd People's Hospital, where he was examined, given basic treatment, and discharged. Meanwhile, Jean made desperate calls to the United States, first to their health insurance provider, which was closed over the weekend, and then to Michael's employer, where again no one was available to take her call.

That night, Michael had a heart attack. He struggled through the weekend with only minimal care available to him. He needed an urgent medical evacuation, but it was not until late Monday night in Tibet that Jean was able to reach her husband's company. His manager contacted the company's medical insurer and discovered that Michael was not covered for evacuation. It took another two days to make provisions for an air ambulance, paid for out-of-pocket by his employer, and on Thursday Michael was finally evacuated to Hong Kong. Unfortunately, the damage to his heart was now permanent, the out-of-pocket expense to the company significant, and the hardship to his family—and the resultant concern of his colleagues—immeasurable.

Thanks to globalization, international business travel is more common than ever before as organizations expand their operations into developing countries. Companies are also finding that because of the rapid aging of their workforce and the need to tap the institutional knowledge of the most experienced workers, they are increasingly asking older employees to travel to or live in remote and challenging destinations. For example, one multinational construction company, with its more than 40,000 employees dispersed among operations in more than 25 countries, saw the portion of its international assignees who are older than 60 grow from merely 6 percent in 1998 to 21 percent in 2008. And the company is sending these older assignees not to the major capitals of the world, but rather to the most remote and dangerous parts of the globe, including Africa, Asia, and the Middle East.

The implications are significant for employers and employees alike. Whether an employee is assigned to New York City or Ho Chi Minh City, with greater

age comes a higher probability of a medical incident. Add to that travel or assignment to a location with inherently high medical risk—as a result of an inadequate medical infrastructure, remoteness, and/or unique health hazards in the environment—and the likelihood of a medical event increases substantially, as does its potential to disproportionately disrupt business operations, given that these travelers and assignees often hold high-level or high-functioning positions.

The total cost of a serious medical event—the human hardship, financial cost, business disruption, and damage to reputation—can be considerable. Additionally, failure of an employer to perform appropriate duty of care can lead to substantial corporate liability. For the large number of companies that conduct a significant portion of their business activities in moderate and high-medical-risk areas, managing this exposure has become a vital corporate issue.

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Just how large are the risks? In 2008 alone, our medical assistance company, International SOS, performed nearly 18,000 medical evacuations and repatriation of mortal remains of clients' employees on assignment in all corners of the world. While it is true that many medical emergencies requiring evacuations cannot be prevented, it is also true that expatriates and travelers, and the organizations that support them, can do a better job of preparing and planning. We often see tragedies that could have been avoided if proper systems had been put in place.

However, it often takes a crisis for an organization to truly grasp the importance of being well prepared to address the medical needs of its international assignees and travelers. But by the time an international medical emergency strikes an employee, it is too late to create a plan. Typically, companies accustomed to regularly conducting business internationally have learned this lesson from either the stories of other companies or their own painful experiences. Companies newer to the global arena may be unaware of the nature and magnitude of the potential risks.

The good news is that there are excellent resources available to ensure that globally mobile employees are knowledgeable and prepared and that their employers have performed the appropriate level of duty of care. The following example demonstrates the difference such a life-saving safety net can make for an employee facing a medical event.

As Doug Miller, a fire chief at a liquid natural gas terminal in Equatorial Guinea, changed planes at Tambo International Airport in Johannesburg during a business trip, his heart rate suddenly escalated. Airport personnel treated the situation as routine, and when an ambulance finally arrived, everyone demanded payment up front. The airport infirmary wanted \$500; paramedics asked for \$500 for the two-mile journey to Johannesburg's leading cardiac hospital; and the hospital admissions staff demanded \$5,500 before they would even take Doug's blood pressure.

Fortunately, Doug's employer, Marathon Oil, had provided a membership for him with International SOS Assistance, Inc. (the author's employer), a worldwide provider of medical assistance, international healthcare, and security services. Knowing whom to reach out to, Miller's wife called International SOS. Within minutes, the medical assistance company faxed a guarantee of payment letter to the various providers in Johannesburg, and International SOS doctors, who knew Miller's condition

was critical, were communicating directly with the hospital's doctors and nurses to ensure that Doug received the proper tests, such as an angiogram, and medical care, including a nurse at his bedside the entire time he was in intensive care. To make things a bit easier on Mrs. Miller, the medical assistance company also arranged for her to have a private room in the hospital until doctors felt it was safe for her husband to be discharged. Eventually, the Millers returned to the United States, where Chief Miller had surgery to correct his heart condition.

### The Employer's Responsibility

There are five key processes a company can implement to minimize the possibility of a medical event for its globally mobile employees, and to ensure they and the organization are adequately prepared to deal with one should it occur:

- Offer adequate medical insurance and medical assistance programs.
- Provide adequate pretravel medical orientation or advice.
- Know where your travelers are.
- Have a corporate medical resource.
- Identify those travelers at risk.

### Medical Insurance and Assistance

Medical insurance and medical assistance programs are two different things. Medical insurance programs pay for services, while medical assistance companies perform the services. Employers should have both types of programs for their international travelers and assignees, and at levels of coverage commensurate with the company's and the employee's risk.

**Insurance.** As Michael Wilson's experience aptly demonstrates, an employer's insurance program may not cover the type of services (medical evacuation in Michael's case) needed when the local health-

care infrastructure is inadequate. Attempts by the employer to purchase the required services directly *at the time of need* may be costly and, more importantly, waste precious time.

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**Assistance.** Every international traveler and assignee should have coverage under a 24/7 medical assistance services program to give him or her the ability to call anytime from anywhere for immediate medical advice and direction from a professional knowledgeable about the local medical capabilities and issues relevant to the employee's particular situation. In the case of a medical event, the employee's "first call" is to the medical assistance company. For instance, employee members like Chief Miller can call one of the 26 International SOS Alarm Centers worldwide to seek medical or security advice; receive a referral; work with local medical personnel if hospitalized or receiving medical attention abroad to ensure effective medical management; and develop a medical or security evacuation plan, if necessary. (Travel security services are offered through a joint venture with Control Risks, a leading security risk management firm.)

The assistance company should also have a relationship with the client company. Typically, prior to program implementation, the employer and the medical assistance company establish clear parameters for when and how direction and approvals from employer personnel are to be obtained in order to ensure that case management is consistent with the client's philosophy of treating and managing its personnel. As in the case of Chief Miller, International SOS knew whom to contact at Marathon Oil once it received the Millers' call for assistance, enabling it to manage Mr. Miller's case more effectively.

### **Pretravel Medical Orientation or Advice**

Before departure, the employee should have access to adequate up-to-date, relevant, health information pertinent to his or her travel destination. Although active face-to-face interaction is the preferred mode, this information can be made available passively via the company's intranet or extranet. Many organizations opt for an e-mail system that automatically sends health and safety information to the traveler's inbox soon after a trip is booked through the company's travel agency.

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As an example of how some companies manage this process, International SOS, through a solution called TravelReady, provides a questionnaire, customized to an organization's needs, on which travelers provide information about the trip they have just booked. All travelers must acknowledge that they have received and read a pretravel briefing and have secured safe transportation to and from the airport for travel to high-risk destinations. The tool helps ensure compliance (duty of care) by enabling an organization to capture formal acknowledgment of pretravel education, collect names of the approving manager and purpose of the trip, and even approve, decline, or put a hold on a traveler's trip.

### **Travel-Tracking Program**

A company should know where its travelers are at all times. A travel-tracking program, now a common corporate tool critical for managing both health and security incidents globally, collects all employee travel data from a company's travel agent

and presents it through a Web-based tool. If there is an incident—an illness outbreak, a terrorist attack, a plane crash—a company can immediately locate where its travelers are at that moment and if they might be affected, and then use the tool's communication functionality to contact the travelers directly.

The July 16, 2009, attacks by a pair of suicide bombers on two hotels in Jakarta provided many companies with recent evidence of the value of their travel-tracking program. They were able to quickly identify their travelers in Jakarta as well as any who had reservations in the affected hotels, generating a list of employees the CEO could provide to the company's crisis team. Human resource-, travel-, or security-related personnel were then able to reach out to those employees to ensure their safety or ascertain their need for assistance.

After the bombings, travelers in Jakarta from companies that used the Web-based tracking solution TravelTracker also received relevant safety information, advice, and travel tips via e-mail. Once International SOS publishes an e-mail alert of a developing medical or security risk that may negatively impact travelers visiting a country, TravelTracker automatically triggers an e-mail to the travelers, a communication that, unlike a news alert, is tailored to travelers and expatriates. It gives a professional analysis of the situation along with commentary and safety or health tips travelers should follow based on the events. Additionally, travelers receive contact information for an International SOS Alarm Center to speak with a doctor or security expert if they need immediate assistance or have any general questions. In the aftermath of the Jakarta bombings, International SOS sent more than 200 such e-mails to travelers in Jakarta, assisted more than 40 multinational companies, medically evacuated eight individuals, provided counsel to nearly 200 individuals, and, in the Americas, proactively phoned client contacts that had or were likely to have travelers or expatriates in Indonesia.

### A Corporate Medical Resource

Managers of international HR often find themselves dealing with a health incident that requires medical expertise, a very uncomfortable situation that entails significant confidentiality issues. A corporate medical director can provide the important bridge for a company to best manage the medical services for the employee, ensuring it meets its obligation to perform the appropriate duty of care, while maintaining medical confidentiality.

The corporate medical director's duties might include the following:

- Ensure that medical assistance services are appropriate for globally mobile employees and their destinations.
- Develop and manage programs for medically orienting travelers and assignees, and assess fitness for international assignment.
- Support the employee's family during a medical event.
- Liaise with the patient's home physician.
- Plan the employee's return to work.
- Develop, implement, and maintain a corporate pandemic preparedness plan.

The recent H1N1 outbreak led many organizations to realize the necessity of having medical expertise on hand to make decisions that affected their workplace and employees. Questions arose around travel restrictions, quarantine, door screening, masks, and distribution of antiviral medications. Those who had a pandemic plan on their shelves could follow the established protocols to help them make effective decisions. Whether it is an influenza pandemic, a TB case, or a meningitis scare, companies need to be ready and able to deal with the health issues and threats that may impact their personnel, and a corporate medical resource can provide invaluable assistance with a pandemic preparedness plan.

However, the H1N1 outbreak has spotlighted weaknesses in many existing plans. International SOS is

helping some organizations to retool their pandemic preparedness plans to reflect the factors of severity and impact:

- *Severity* can be considered the virulence of the influenza virus (ability to cause significant illness and death) and the contagiousness of the virus (ability to rapidly move through a significant proportion of the community).
- *Impact* can be described as the social and business disruption caused by the pandemic virus.

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Although many parts of the world are "affected" by the pandemic, some regions have been more affected than others. To date, Mexico has seen the most influenza impact, while in most parts of the United States and other affected regions of the world, life has continued, in most cases, as normal. Thus, businesses have had to implement more aggressive interventions in Mexico City than in Seattle, for example. An effective pandemic plan must be flexible enough to direct the implementation of interventions that are proportional to the impact occurring, or expected to occur, in the local community.

### Travel Risk Assessments

While it is obviously not possible to identify in advance every employee who will have a health incident while traveling, a number of important indicators can "red flag" those persons most likely to require assistance. An employee pretravel health questionnaire can be a useful tool for detecting any significant medical conditions that might pose a risk during international travel. The corporate medical

department can then assist these high-risk travelers prior to departure, providing them with medical information, advice, and steps to take to both avoid and respond to possible events.

Expatriates and travelers on longer-term assignments, particularly to difficult or dangerous locations, may require more extensive assessment and preparation. As part of a full preassignment health program (discussed in the next section), which includes standardized fit-for-work examinations, these assessments can ensure that individuals in this group are medically fit for assignment to their intended destination.

#### International Preassignment Health Programs

Short- and long-term international assignments obviously pose greater cumulative risk to employees and accompanying family members than Michael and Jean Wilson's weekend excursion to Tibet. Companies have the obligation to ensure that an international assignee is fit to work at his or her new location, and with an aging population of expatriates and international assignees, as well as more assignments to difficult locations, these assessments have never been more important.

Unfortunately, there is currently a wide disparity in the management of international assignee health. Some organizations have a formal fit-for-assignment health program, but the traditional programs do not always effectively assess the increased requirements associated with a high-risk destination. Many other companies lack any fit-for-work program and, consequently, any visibility into their assignees' risk or the corporation's exposure.

In the multinational construction company mentioned earlier in the article, a recent review of international assignee health examinations prior to departure revealed that 14 percent of the individuals were either unfit for assignment or had a significant medical condition that required health accommoda-

tion for the person to be approved for assignment. That means that prior to relocation, nearly one in seven assignees had a pre-existing condition or risk that would/could require corporate medical support. Without such insight into their risks, companies are "flying blind," and it is only a matter of time before a major international health incident exposes this gap.

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To deal with the growing challenge of international assignees' health, progressive companies are pursuing new approaches to preassignment health programs that provide rapid and targeted assessments; provide efficient turnaround times; incorporate the medical risks at international work locations into the screening and preparation of the assignees; and medically accommodate the health of the employees to reduce or manage risks. Such best-practice programs include the following elements:

1. *Medical examination.* The company requires a formal medical examination prior to assignment. Examinations for assignees posted to high risk and/or dangerous locations may receive a higher priority. In order to eliminate any potential for bias, the examination should be performed by a qualified provider who is typically *not* the employee's family doctor.
2. *Corporate medical review.* The corporate medical department (nurse/doctor) independently reviews the employee's medical examination.
3. *Destination medical risks.* The corporate medical department has access to information regarding the medical risks at the assignment destination based on evaluation of the capabilities of local

medical providers, medical response times, and local environmental health issues (i.e., climate, altitude, infectious diseases, etc.). Location medical risk assessments can be cost-effectively obtained from a third-party resource.

4. *Fitness assessment.* The corporate medical department evaluates the individual's examination results relative to the risks at the assignment destination and the requirements and policies of the company. This multifactor type of evaluation provides a more accurate assessment of the real risks, and thus affords the corporate medical department a higher level of confidence as it makes recommendations to management regarding the fitness of the assignee.
5. *Health accommodation.* Given all the information at hand, the corporate medical department offers solutions, or "health accommodation," to minimize the employee's risk of a medical incident while on assignment. To ensure adequate care is available locally to support high-risk personnel, health accommodation may also include arranging for additional medical providers at the location (e.g., contracting with an on-site medical clinic).

Some organizations have adopted a medical questionnaire model as a means to help determine for whom preassignment medical examinations would be most advisable and cost effective (i.e., to target the use of exams where the risk is high enough to justify the cost). With the questionnaire, a high-risk traveler or assignee can be quickly identified. An examination may not be necessary if the person's travel or work is in a low-risk environment but advisable if the employee has a high-risk destination and thus might require assistance. A medical questionnaire program can demonstrate duty of care, and when integrated with an examination program such as that described above, it can be part of a best practice model.

It is clear that the costs associated with medical evacuations, failed assignments, disruption of op-

erations, and the potential corporate liability can be reduced—and in individual cases avoided—through an effective preassignment health program. Some employers with such programs have also had success in negotiating medical insurance premium reductions, since these programs can demonstrate reduced costs for the insurers.

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#### Responsibilities of the Globally Mobile Employee

Adequate preparation to meet the medical needs of international travelers and assignees requires a commitment and participation from both the employer and the employee. The employee shares responsibility for ensuring that his or her particular medical risks are well understood; that all reasonable steps have been taken by him/her to minimize the occurrence of a medical event; and that he/she understands the contingency plans in place for obtaining rapid, high-quality care should an event occur. As such, there are five key actions that every traveler or international assignee can and should take prior to departure.

**Assess Your Own Health Status.** Do not underestimate any chronic health conditions you may have. When you travel or relocate, there is a greater likelihood that your condition may worsen because of additional stress, the complications of air travel, local food and drink, or other environmental factors.

- If you have chronic illnesses such as diabetes, heart disease, or asthma, seek medical attention *before* you travel so you can carefully weigh the risks.

- Ensure your vaccinations are up to date, and have all the necessary travel medications.
- Take along at least one *extra* week’s supply of prescription medication for chronic conditions in case your return home is delayed.
- It may be prudent to delay your trip if you have an active illness, or if your health condition is not well stabilized.

**Understand the Locally Available Health Services.** If you will be traveling to a remote location or a developing country, it may be imperative that you understand the local medical capabilities, as medical services in many countries are far inferior to what you may have available at home. Make no assumptions. If you have a chronic medical condition that cannot be treated locally, that may affect your travel plans.

**Know Whom to Call.** If you become ill while traveling, you will naturally want to get the best care possible as quickly as possible, and recovery from a critical incident, as Michael Wilson’s story illustrates, may depend entirely on this. In many countries, medical care can be very uneven, and so your “first call” must be the right one, to a resource that can be trusted to make the best arrangements for your care—your company, an insurer, or a medical assistance company working on behalf of your company.

**Know Your Insurance Coverage and Plan.** The devil is in the fine print. Before you travel or relocate, particularly to a developing country, be certain you understand your insurance coverage and the process for obtaining medical services while abroad. Many hospitals outside the United States, for instance, require deposits prior to treatment or prepayment of charges. They also may demand full payment before they allow you to leave the hospital. Some insurance companies will provide this service, while others will only pay after receipt of a claim. Medical expenses and medical evacuation costs can be significant, so fully understand your potential exposure well in advance.

**Take Along Your Own Medical Travel Kit.** Some companies provide employees with medical travel kits, but bring your own personal kit with basic over-the-counter medications and first-aid supplies. While traveling, you may not be able to obtain locally what you need to treat a headache, a cut, or the flu.

### Conclusion

The steps and programs suggested herein as a course of action for companies conducting international business have costs associated with them. However, they can demonstrate a significant return on investment. When one factors in direct costs of medical insurance and medical evacuation, lost time due to injuries and illnesses, and the often sizeable hidden cost of failed assignments, such programs can typically more than pay for themselves. Their objectives are to not only reduce the likelihood of medical incidents, but also improve overall productivity, particularly in environments and situations where working and/or living are difficult or even dangerous. These programs demonstrate appropriate corporate duty of care and social responsibility, and thereby reduce corporate liability and manage risk.

The steps and programs suggested herein as a course of action for companies conducting international business have costs associated with them. However, they can demonstrate a significant return on investment.

Employees and their employers share the responsibility for ensuring that international travel and assignments are safe and successful. With effective employee education and the implementation of appropriate corporate health programs, the likelihood of a travel health incident can be significantly reduced. And when one does occur—as it inevitably will—a medical emergency can be effectively managed to minimize the negative impact on the employee, family and coworkers, and the business.



### Additional Resources

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