

WHAT EXPATS ARE SAYING AND WHY YOU NEED TO LISTEN.



2015 Global Mobility Trends Survey results

Cigna Global Health Benefits® (CGHB) and the National Foreign Trade Council (NFTC) co-sponsored a study to examine how expats experience, perceive and value various elements of their assignment terms and programs. **Here are some insights to help you enhance your global mobility program.**



A GLOBAL SCOPE

More questions were asked, and survey participation increased by 79% since the 2013 study. And again, expats that were surveyed were quite up front about their experiences.

"I have been overseas some 42 of the past 50 years."

A LIFESTYLE CHOICE

One of the most significant findings was that global mobility is evolving into a career unto itself. 84% of respondents say they would accept another international assignment with their current employers. And the number of expats with more than five assignments is up 7% from just two years ago.



KEEPING THEM IN THE KNOW BEFORE THEY GO

Overwhelmingly, expats say they need more communication from their employers before they go. They're looking for more frequent, proactive and personalized communications.

- ▶ 38% say they received only one communication prior to departure.
- ▶ While employee expectations for support grew, employer response doesn't appear to be keeping the pace.
- ▶ Expats are in need of more assistance with local culture and lifestyle services – both abroad and when returning home.
- ▶ Respondents desire an expat “sherpa guide” of sorts – ideally, an experienced colleague with strong familiarity with the area of assignment; one who has “been there, done that” and can credibly offer useful guidance based on personal experience.



INTERESTING TO NOTE: There is a definite gap between the information and resources expats know are available and what employers and benefit providers appear to offer.

“Spend more time and money in preparing the employee for the assignment and what to expect.”
“Focus not only on the bureaucratic part of the assignment, but also on the life challenges.”

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WHY THEY GO

Compensation packages, professional opportunities for international work and quality of life are increasingly determining factors of expatriation. Interestingly, about half of respondents say their employers offer developmental assignments, but only 13% are currently on one.

HEALTH BENEFIT PLANS AND TRENDS

Expats were asked to review a list of various health benefits and rate the importance of each.

- Access to health care anywhere, including the U.S., remains the number-one concern among expats in 2015, followed closely by emergency medical evacuation.
- Quick turnaround on out-of-pocket claims became slightly more important than coverage of dependents on the same plan as employees.

- Access to health care services in assignment location paid directly to providers by the health plan was the next most important service.
- More expats are turning to local health care providers for routine medical care while on assignment.



EMPLOYER PROFILE



Employers are in energy, mining and utilities



10,000+ employees



EXPAT PROFILE

Although most expats still hail from North America, their numbers are down 10% from just two years ago (and down 24% from 2001). Globalization is a likely factor — more companies have operations, and therefore local employees, abroad. This change may also reflect ongoing trends among employers to use fewer U.S. expats due to cost and taxation considerations.



Male



Between the ages of 35 & 54



Families on assignment

2015 CITIZENSHIP (by region)



RETHINK REPATRIATION

Slightly more than half of expats say their employer has a formal repatriation program – while a majority of multinational employers report they offer one.

Service	Yes		No		Don't know	
	2015	2013	2015	2013	2015	2013
Company has formal repatriation program	54%	53%	16%	17%	30%	29%
Company tracks returning expats	20%	17%	23%	24%	57%	59%

Many respondents observed that repatriation is effectively the same as expatriation. Expats find a return home can result in culture shock. Changes in finances and taxes for the household were a big concern, as was finding new employment.

Many expats recommended beginning repatriation arrangements at least three months before departure.

ASSIGNMENT PROFILE

According to this year's results, employers are more selective about where they send expats.

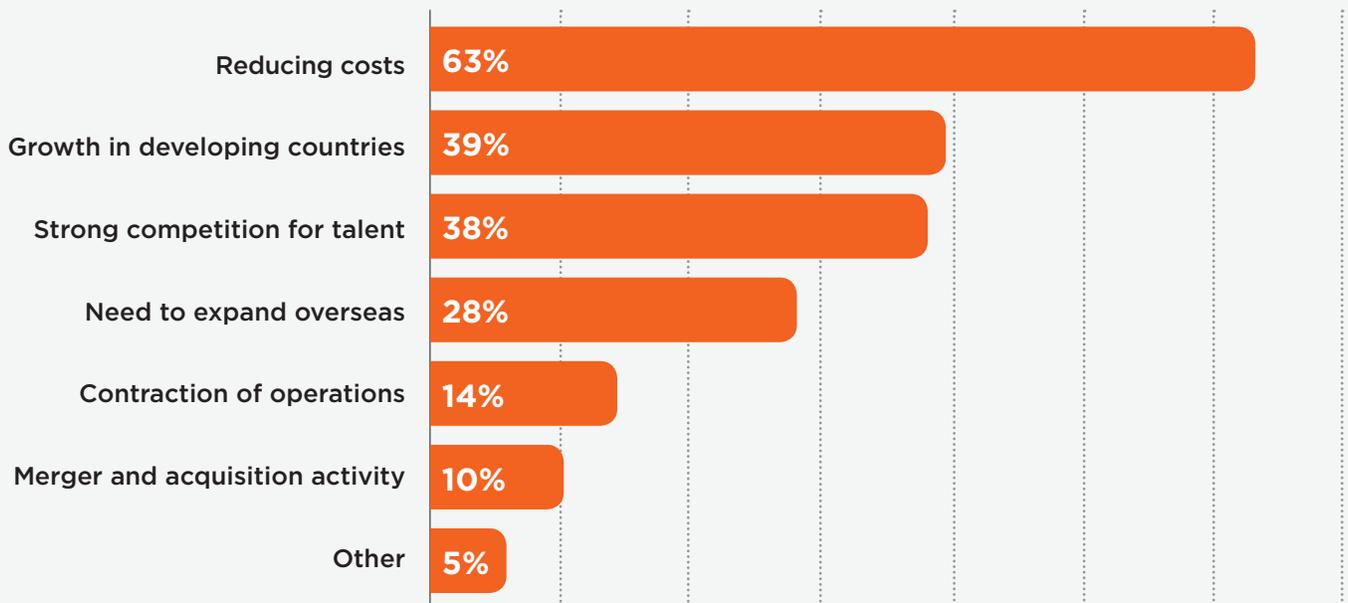
Country of assignment (by region)	2015	2013
Asia	29%	24%
Australia/Oceania	4%	5%
Central America	6%	3%
Europe	19%	22%
Middle East	16%	23%
North America	10%	10%
South America	5%	5%
Sub-Saharan Africa	11%	7%

KEY DRIVERS OF GLOBAL MOBILITY PROGRAMS

Respondents are aware that their employers must balance the considerable costs of mobility programs with the demand for globally mobile talent. The realistic assessment of this challenging dynamic appears to be in line with what employers report on this topic.



Based on the results of this study, it is clear that global mobility is increasingly looking like a lifestyle choice and is evolving into a career unto itself. Assignment after assignment, expats demand customized information with better support from more global mobility savvy HR professionals.



Note: As sample sizes increased dramatically since 2013, a direct comparison between 2013 and 2015 results should not be inferred.

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COMMUNICATION IS KEY

Employers received a 3.6 out of 5 overall rating by expats.



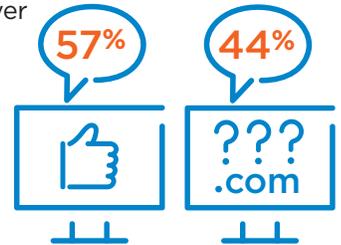
Overall, the support employers have traditionally made available is in line with what expatriates say they need. The issue, they say, is that they need more of it.

Suggestions from expats to improve communication include:

- *“Monthly check-in style communication for the first six to twelve months to evaluate employee adjustment and adaptation.”*
- *“Talk to employees more, not just hand out booklets.”*

- *“Always keep in contact with the employee when necessary, making sure that the employee is settled into a new environment in a new foreign country.”*
- *“Simplify websites, consider that most foreign sites have low bandwidth, older computers, older web browsers. Also that employees often work long hours, and are stressed. Keep things simple.”*

57% of expats say an employer intranet is an effective communication tool, but almost half (44%) either don't know if their employer has one or say that it's not an available resource.



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