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Jen Haas:

Welcome everyone. Thanks for joining today. Just a few housekeeping items before we get started, all attendees have been muted for today's session and the webcast is being recorded. If you have a question during the discussion, please post your question in the Q&A panel and select Kristine Eagan, who is our moderator today. She will be fielding any questions at the end of today's session.

Jen Haas:

If we don't answer your question live, you can send an email to [events@geo-blue.com](mailto:events@geo-blue.com) and someone from the team will follow up. There will be a survey at the end of our session, and we kindly ask that you complete it. The survey will appear on your screen after we end this webinar. I'm pleased today to introduce Kristine Eagan. She is one of GeoBlue's sales directors for our group employer business on our west coast team and she resides in California.

Jen Haas:

Kristine has more than 30 years of experience working in sales and sales management in the employee benefits field. Prior to GeoBlue, Kristine was a sales account executive for Anthem and she was responsible for large group medical and ancillary commercial sales in the 101 to 5000 employee segment and before that she was with Lockton Insurance Brokers as an employee benefits consultant. And with that, I hand it over to you, Kristine.

Kristine Eagan:

Thanks so much, Jen. Good afternoon, everyone. And thank you so much for joining us today. You know, the last few years have been very challenging and have definitely impacted our thoughts and behaviors on what it means to work remote and to work in an office environment together with a generation of those who are used to the expectations of a nine to five work culture and those of a more technology driven mindset.

Kristine Eagan:

We now see ourselves in a new era of how we actually view working hours. The great resignation that we all know about has seen millions of people leave their jobs in search of something that would accommodate their needs and that does include working remote. When you consider that 80% of the US workers said that they would turn down a job that didn't offer these flexible arrangements. The employers are compelled to have to embrace this new kind of trend that's here to stay.

Kristine Eagan:

And with any type of trend its uncharted territory. So that's what we're here to talk about today. There exists a struggle between companies pushing workers back into the office and employees who are demanding remote work opportunities. So what we're here to do is explore that work from anywhere culture, see how it's changed employee's expectations for work flexibility and particularly from those locations outside of the United States.

Kristine Eagan:

We're also going to explore employee readiness to meet those employees' expectations, particularly when it comes to providing employees with the proper healthcare and other key considerations, such as

tax, payroll, general duty of care and a lot more. So during this webinar, we hope to shed some light on how you as brokers and consultants can initiate this conversation with the clients.

Kristine Eagan:

We know that their employer groups who are exploring remote arrangements beyond the US borders and those individuals who want to work independently outside their home countries. We're also going to explore how employers can set themselves up for success while recognizing and meeting their employees and prospective employees needs on this growing trend.

Kristine Eagan:

So one of the byproducts of this pandemic is that employees recognize working remotely doesn't mean just dialing into a meeting from their kitchen table, dressed in a shirt and tie for the camera but with pajama bottoms outside a camera range. Working remotely can mean independently relocating to any country, whether it's for a few months, few weeks or longer. Even today's participants are located all around the world. We have people calling in from India and Dubai, London, Canada, Shanghai and even Singapore.

Kristine Eagan:

So I'd like to introduce today's panel for our discussion. Kshipra Thareja is a tax managing director in KPMG's global mobility services practice, with over 20 years of experience in crossover space between global mobility and international tax, she's been at the forefront of helping her clients navigate challenges in an ever changing world of hybrid work arrangements to meet those organizational business and talent demands in a compliant and cost efficient manner.

Kristine Eagan:

As the head of work anywhere together services for KPMG's tax practice, Kshipra's recognized thought leader and has led several of KPMG's Tax Watch webcasts and podcasts on a work from anywhere matters.

Kristine Eagan:

She's also an accomplished author, including articles on key aspects of managing distributed workforce, global employment companies and building successful, flexible programs. We also have Noelle Weinrich, who as the product of development is responsible for developing and executing GeoBlue's product strategy, ensuring that GeoBlue's product solutions contribute to our purpose of simplifying the international healthcare experience for our globally mobile members.

Kristine Eagan:

And with over 20 years of experience in the global healthcare industry, Noelle has held roles in network management, product development and worked exclusively in the Asian and Middle East markets. We'd like to thank you both for participating in today's discussion. So let's set the stage. If there is one positive outcome from this pandemic, it's that it's opened opportunities for new ways of approaching how we live and work.

Kristine Eagan:

In a recent survey by Air Inc, a consultancy specializing in global mobility, 90% of the companies today support some level of remote work. And for those that do, their mobility team is likely to play a part in defining those organizations remote work policy or processes, especially for those international arrangements. For companies who are able and willing to offer it, remote work now features as a key piece of the employee value proposition.

Kristine Eagan:

57% of the companies expect the volumes of their assignments to increase this year with multiple assignment types, including local hires, commuters short and long term assignments and 45% of those companies are supporting remote international work on a case by case basis. Kshipra can you give us a market context on what you're seeing relative to this new era of work, remote, both from the employer and the employee's perspective?

Kshipra Thareja:

Absolutely. As we all know, all of us have demonstrated that we can practically work from anywhere in the world. And depending on the industry, this may be a short term or a long term trend for various companies. We've all seen headlines. We've all seen headlines about the future of work and how different companies are responding to the remote working environment.

Kshipra Thareja:

What we are seeing underlining all of those announcements is that there is no one size that fits all from a solution perspective to the future of work. And rather where we were. As all of us know, the pandemic has completely transformed the way we think about offices, remote working, employees' workplace needs, meaning there's really no longer a standard way of working. Different companies have responded in different ways. And even the world's most famous companies are opting for a variety of post pandemic workplace strategies.

Kshipra Thareja:

What we are seeing is for some companies work from home experience has been so positive that they've now chosen to go fully remote. Others, on the other hand, stand firm in their belief that going back to the office is the best solution for their culture, their productivity, et cetera. And certainly many companies and I want to say majority of the companies, what we are finding is that there somewhere in that middle range.

Kshipra Thareja:

They're somewhere in that hybrid model. So as we see there are different opinions and philosophies as it comes to remote working in future of work, the impact that it's going to have on companies and the way employee benefits as well as tax compliance needs need to be addressed will vary from company to company.

Kristine Eagan:

Thanks so much Kshipra for that context. I think with varying approaches that companies are taking, we do know that having those undefined work remote policies are going to create problems with hiring and retention in the future with their employees. So let's talk a little bit about remote work from anywhere trend that's impacted these employers.

Kristine Eagan:

According to one of KPMG's recent reports, *Work From Anywhere: What Does it Mean for You?* 41% of those companies surveyed are considering a work from anywhere arrangement as a permanent option for all or a portion of the US workforce. However, many employers aren't going to be ready for what that actually means and those are the considerations well beyond the flexibility of working remote that an employer must prepare for. So take, for example, the legal right to work remotely in any specific country. What type of visas required? How long can the employees stay?

Kristine Eagan:

How does workers comp work with a remote employee and what are the local healthcare requirements, if any? But more importantly, to what extent is the employer responsible to ensure that the employee has secured and met all of these requirements? Another consideration that we have to look at is impacting every business is regardless of working remote inside the United States or outside is the work culture.

Kristine Eagan:

When there's a limited personal interaction, you find that it can result in lack of mentorship, personal accountability, lower level of comradery and potentially even higher turnover, all of which impact the growth and development of those employees that you're trying to accommodate. So how does the employer maintain that positive culture of work and growth, a positive culture of growth while maintaining corporate growth?

Kristine Eagan:

So let's expand on that conversation. And again, Kshipra, what do you think are some of the key challenges that employers are facing with those employees that want to work outside of their home country?

Kshipra Thareja:

Yeah, this is really complex. And as this starting point, we are finding that employers are grappling with building robust policies around management of remote work in the first place. To build effective policies, companies need to start with a big picture first by defining their strategy around what types of flexibility will be allowed for.

Kshipra Thareja:

So say whether they'll allow for permanent remote positions or just temporary remote positions or they'll allow for hybrid positions in that mix. Once you've decided that, then you hold into the finer nuances of policy definition. And what we have found is that looking from a policy definition point of view, there are often three character stakes, three pillars that are often a good starting point and those are location, activities of the individual and the duration.

Kshipra Thareja:

And those, you'll see, will form the basis for any of the reviews that need to happen as well as at risk assessments that need to happen up front from a policy definition perspective. So I'll talk about those location activities and duration a little bit. First location, knowing where your employees are around the world and then what activities they're doing in those locations.

Kshipra Thareja:

And then for how long, are key to assessing tax payroll and any other compliance risks. And not only tax risks, these considerations have a pretty wide ranging impact. As you can see from this slide, all of the functions within the company, within the organization, are often impacted by the policy decisions you take. By the flexibility options you offer. So I'll start with the left and let's talk about health and safety considerations first.

Kshipra Thareja:

And then once you've taken care from a duty of care perspective, what are the health and safety parameters/ guardrails you set for your policies? Then moving on to compensation and benefits, which also does include what healthcare benefits you provide to these remote working employees and especially as it comes to international remote working.

Kshipra Thareja:

And obviously last one, not the least from my perspective, is looking at from a tax and payroll considerations, which often can have significant financial impact on the organization and therefore really need to be considered upfront and managed upfront. Remote work was introduced pretty widely into our society almost overnight and has had an impact on organizations, organizational cultures throughout.

Kshipra Thareja:

A pretty significant emphasis, therefore has to be on the employee experience piece as well. So as organizations look to build out their remote work policies, making sure that they're keeping an eye towards the talent market and what is really valuable to the employee and therefore providing really targeted benefits to meet employee needs, as well as simplification of the associated process and administration, as it comes to when an employee raises their hand to say they want to work remotely.

Kshipra Thareja:

Making sure that you plan for those upfront and you provide for those upfront is going to be key. Link to all of this, I do want to touch upon a broader issue as well, is the social and economic conditions we found ourselves over the last two years and that has really exacerbated the need for employers to support not only employee work needs, but also because remote work has crept into everybody's personal lives and really there was very little separation left between the workplace and their home, defining clear guardrails for employees that help them focus on their work as well as provide opportunities for them to team with their colleagues and build and retain that employee culture has become a necessity more than ever.

Kristine Eagan:

Kshipra, I think those points that you just spoke about are so valid and it really takes us into the next topic that we want to talk about. It's important to note that working remote, it impacts both the employer and the employee, but in completely different ways.

Kristine Eagan:

So let's focus the next question on the employee and talk about the mental health needs of the globally mobile. So Noelle, to continue on what Kshipra was talking about, what mental health considerations

are important for employers to consider for those employees who want to work remotely outside of their home country?

Noelle Weinrich:

Yeah, Kristine, this is really a great point that should not be overlooked. Now, putting aside for a minute the aspect of going abroad, according to the American Psychiatry Foundation, one in five adults experience a diagnosable mental health condition in any given year with more than half going untreated.

Noelle Weinrich:

So now think about that statistic and add in the thought that some of those one in five people will decide on their own to become globally mobile. So now we are dealing with what Archer Relocation refers to as the expat adjustment curve, which you see on the slide here. We're dealing with challenges such as anxiety and depression, which can be an unexpected after the honeymoon phase of settling into a new country.

Noelle Weinrich:

Existing mental health concerns can be managed appropriately with pre departure preparations, especially from receiving guidance around continuity and managing known chronic conditions such as depression. Being aware of one's own health and wellness needs and the resources available in the host country to satisfy those needs is a great way to prepare going to another country.

Noelle Weinrich:

The main point here is that depression is a common health challenge for globally mobile employees. Employers should really consider how they can provide support that is designed for this population. The globally mobile can be challenged with culture shock, separation from extended family, adaptation problems, heightened stress from wanting to be successful at work, while also accommodating family members with the challenges to acclimating.

Noelle Weinrich:

Now many of you know already, a failed expat assignment can be a huge financial loss to companies. So while employees opting for global mobility may not be traveling on an official global assignment, the point is that their mental health could really impact their productivity and not only their mental health, but the mental health of their family members too.

Noelle Weinrich:

Expatriate spouse depression is not uncommon, unfortunately. In many cases, the spouse gives up their career and he or she may not be able to work in the destination country. So the spouse may start to feel like they're losing their identity and may not want to admit this to people at home. So the feeling of isolation may come about as a common symptom. Children will also need to adjust being away from friends.

Noelle Weinrich:

Perhaps extended family members and acclimate in an environment possibly like a new school that's really unfamiliar to them. So when an employer is investing in employee global mobility, it's really critical to think about the appropriate support for the employee's spouse and child dependents too.

Noelle Weinrich:

An example of support is having easy access within a mobile app to mental health services through virtual counseling sessions. This should be an important component of the benefit offering to all employees and their family members for longer durations away from home, especially those who are opting to become location independent.

Kristine Eagan:

Yeah. Thank you Noelle, for sharing some of those thoughts about mental healthcare and how employees can be impacted. Given that there's a good chance that they're also possibly traveling solo. I can see where this can be of even greater concern.

Kristine Eagan:

So let's change direction a little bit and talk about how employers have been able to make a work from anywhere culture work for their organization. So Kshipra, let's start with you. How are employers responding to the employee requests for location flexibility and how are employers setting up these policies to ensure success?

Kshipra Thareja:

That's a really good question there. So what we are seeing is thresholds are being developed for state to state remote work, as well as international remote work around how long employees can work remotely. Whether that's within the US or outside and tax companies are taking a very measured approach to managing tax and personal implications that arise from remote working arrangements.

Kshipra Thareja:

We are seeing a lot of companies implement what we call workcation policies. So adding on vacation times to an international remote working. Say you go on vacation to France for two weeks and you want to stay another two weeks where you could work from France.

Kshipra Thareja:

So allowing for that flexibility and allowing for employees to work in the workcation model obviously will come with certain tax as well as regulatory considerations that companies need to be aware of before they roll out these policies and determine what it will be those thresholds, those guardrails around location activity and duration that we mentioned earlier.

Kshipra Thareja:

So that's on the short term side. We are also seeing that on the long term side, employers are allowing for flexibility. And that obviously has larger implication when it comes to obligations to report and withhold in a location where employee is providing services. And so that comes along with having processes, systems and really clear communication that clarifies the rules and responsibilities of the employees as well as the employer.

Kshipra Thareja:

And so that goes along with who's going to bear the additional tax costs if it comes along. It goes on to clarify what are the tax filing obligations and when they should be met, et cetera. So there's a lot of communication that goes along with policy development, we are seeing, that is happening as companies are rolling out these policies.

Kshipra Thareja:

And why? Why is that important? So you can imagine that there are a number of policies and there are number of process guardrails needed here to make sure that company and the employer are meeting the development obligations. In absence of which, it could lead to significant tax penalties, which I am pretty sure that everybody wants to avoid.

Kshipra Thareja:

So while companies want to focus or really want to provide flexibility, they have those tax obligations, the regulatory obligations that they need to provide for. And that's where the policy thresholds and guardrails come in. Having put tax and having talked about tax, I don't want to miss talking about the duty of care obligations. Because those are equally important and often having a medical or emergency assistance plan, is just as key and necessary in the scenario.

Kristine Eagan:

Noelle, would you like to share some thoughts on this?

Noelle Weinrich:

Sure. So employers clearly have several risks to consider and when it comes to international health benefits, employers can play the role of both plan sponsor and advisor based on different needs of the core population. As a plan sponsor, the employer should really show their commitment to remote work by including international travel medical coverage in their employee benefits package.

Noelle Weinrich:

This can be done by covering leisure travel along with an international business trip or offering a blanket policy that provides employees with coverage whenever they travel outside the US for any reason, for short term travel. As a matter of fact, GeoBlue has such a program that is available to Blue Cross Blue Shield plans for their clients.

Noelle Weinrich:

Even if employers choose to not sponsor health insurance for remote workers who choose to work outside their home country, employers really should assess risks to the company and also educate employees about protecting themselves with an individual travel medical policy from a carrier that is experienced in covering members abroad.

Noelle Weinrich:

Now I'd like to briefly share two examples from opportunities that GeoBlue is currently sourcing and areas to consider in these two different cases. In both these examples, it's important to note that the employers recognize that their US health plans do not translate seamlessly when employees venture outside the US. So let's first talk about a well known retailer.

Noelle Weinrich:

For the situation with our first example involves an employer acting in an advisory role. They are experimenting by providing a trial perk, allowing their employees to work from anywhere in the month of July and educating employees about why they should consider purchasing a supplemental travel medical plan. The employer is viewing this as an opportunity to test the waters with employees independently, working outside the US, to the employer decide if they want to sponsor an international health insurance solution more broadly.

Noelle Weinrich:

Some things the employer really needs to consider, start what Kshipra was mentioning earlier. Look at the policy definition from the point of location, expected activities and duration. Remember those three pillars she mentioned earlier. With respect to location, the employer will need to understand what the implications are around technology security to support the protection of data, compensation and benefits and the safety status in the country the employee is looking to work from.

Noelle Weinrich:

Next, we said that the work period is the duration of a month. So from the perspective of advising adequate health coverage, a short term global medical policy would be adequate. Offering a comprehensive policy loaded with preventative benefits, for example, would be way too much for only a one month long duration outside the country.

Noelle Weinrich:

Next, if the employee plans to bring the entire family for a month to a tropical country, such as Aruba, and work with a beach view while the family members enjoy leisure activities, this will mean the employee will need to cover for the entire family and may need to ensure the policy doesn't include exclude any medical costs related to any planned leisure activities that's not your everyday activities. Such as scuba diving or adventure sports, as an example.

Noelle Weinrich:

So the best medical healthcare product for this employer to advise to offer is an individual short term medical policy for employees to purchase for unforeseen medical needs and provides global medical cover for the entire family. This policy is a supplemental plan, which would require the individual to keep their domestic plan activated, to allow ease and the ability to switch back to the domestic plan upon returning to the states.

Noelle Weinrich:

Also having the ability to speak with a medical doctor from a handheld smart device for free is key. Not only is there a cost avoidance component with telemedicine, but I can't express enough the convenience this service provides, especially when you are not in your normal environment and unfamiliar with where to go for a medical situation that is not an emergency. So having access to global telemedicine to a global telemedicine network is an incredibly valuable service offering.

Noelle Weinrich:

And I have proof. On average, over 70% of our membership who utilized GeoBlue's global telemedicine service reported they would have incurred medical expenses if they did not use the telemedicine

service. So there really is a cost saved there in addition to there being a convenience in having that right at the ready and for free. So let's go to the next example. So the next example involves a global hotel brand.

Noelle Weinrich:

The employer is offering a discount for GeoBlue international health insurance, to US employees who want to travel and work internationally. The employer feels this is a way for them to encourage employees, to fill gaps and limitations and coverage in their current domestic policy, such as out of network costs, which is really how international claims would be considered and also potentially reduce international claims against their employer sponsored domestic plan.

Noelle Weinrich:

So their US plan. Now in a product role, I can tell you, we are clear in the problem we are aiming to solve. It can be a common mistake to assume a product built for one particular need can accommodate that same need elsewhere. When reviewing a US domestic product and its service model, it is clear that a person who is outside of the US will be left with more problems if using a US domestic product and service model.

Noelle Weinrich:

Deductibles and copays are common US plan features. However, not a common feature that providers accommodate outside the US, therefore resulting in providers usually just requiring patients to pay the full amount at point of service. Also, a domestic service model is built to support people naturally located in the US.

Noelle Weinrich:

Time zone differences may have a negative impact if the US domestic plan service center doesn't align with the time zone the call is coming from. Therefore, not having a global product may impose a limited window to speak with someone if you require assistance. Language, currency, claims coding, may all be different than what domestic claims administrators can support.

Noelle Weinrich:

Fraud, waste and abuse review requires expertise when handling utilization outside of the US. Network access needs are different, evacuation assistance may be necessary and engaging with outside US air transports and understanding where the closest location of adequate care is from a quality of care and cost perspective. So as you can see, there are several differences between a domestic solution and a global solution.

Kristine Eagan:

Thanks Noelle for that summary. And one important thing to note, earlier Noelle had said that our solutions are for any Blue Cross Blue Shield client. We can write with any domestic carrier. So I wanted to make sure that you knew that they didn't have to have a domestic blue for us to be able to write any of the solutions that Noelle had just talked about.

Kristine Eagan:

So far we've discussed some of the challenges that are faced by employers, how they're actively navigating and supporting this trend and also the mental impact the employees and employers could experience. So Noelle, if you can just add some additional thoughts about what an employer should consider when developing those solutions, please expand on that a little bit.

Noelle Weinrich:

Yeah, sure. So before an employer can consider possible solutions, they really must first evaluate current state. Does their current travel medical policy address potential gaps? As I just explained what the difference is between a US product proposition versus a global proposition, if you are thinking that a travel accident policy is adequate for potential medical needs when traveling in another country, please think again.

Noelle Weinrich:

Travel accident and travel medical policies are two totally different products, with travel medical policies, providing primary medical coverage, including medically necessary evacuations when outside the employee's country of citizenship. Many travel accident policies really do not cover evacuations or do so in a limited capacity.

Noelle Weinrich:

Also travel medical policies and travel accident policies may only cover employees who are officially traveling on company business and not those who desire to be location independent. Like the case I had mentioned earlier, the family in Aruba. So a key question is to ask what type of international travel policy does the employer have? Travel accident or travel medical policy?

Noelle Weinrich:

Another key question is if the employer does have an international travel medical policy, does it cover leisure, travel? International travel medical policies may not cover leisure travel, which really is how employers tend to view independent global mobility. Employees who independently decide to live and work outside their home country may assume they are covered by end up paying for their own medical expenses, including medically necessary evacuations if their condition requires being transported back home or to another location. That could be extremely costly.

Noelle Weinrich:

The product proposition is not just the medical benefits, although that is undeniably important, but a full proposition should really include value added services and self-service tools. While there's a long list, I provided our most notable product features to look for. As noted earlier, employers have the option to decide when to offer employer sponsored plans or advise on plans for their employees to self purchase.

Noelle Weinrich:

So regardless of which solution is most appropriate, all global medical solutions should have a robust, easy to use self-service mobile app that is utilized, trusted and praised by members. It is easy for any company to say they have an app, but it really is worthless if people have a difficult time using it or do not use it at all.

Noelle Weinrich:

So check the app store to see the overall user rating and reviews. The GeoBlue mobile app has thousands of reviews and fantastic ratings. And the more employees are able to self serve through the app without having to call anyone, the less reason to contact the service center or the plan sponsor with questions. It's really a win-win.

Noelle Weinrich:

Another capability that adds a great deal of value, which I mentioned in the use case, is offering the capability to speak a doctor at any time while in another country. Without needing to physically go to a doctor's office, for free. Using a global telemedicine service avoids a lot of things. Cost, wait time, hassle with scheduling an appointment and claims are really the main ones.

Noelle Weinrich:

Wait times are the main source of unmet care needs in many countries. On the topic of remote access, mental health support for the longer duration medical policies, for example, those over six months, is essential to supporting employees and their families through the entire expat adjustment curve.

Noelle Weinrich:

GeoBlue offers corporate expat products that include not only remote mental health support, but also personalized wellness coaching sessions and an unlimited referral service that will help research and provide options that assists members with work life resources, such as researching childcare and pet care options in the host country, legal and financial advisors, elder care guidance, et cetera.

Noelle Weinrich:

Lots of other services. I liken it to your personal assistant researching options for you. It's a great service. Medical evacuation and repatriation are essential benefits to have, which really not only provides financial assistance with all or a portion of what can be a very costly service, but GeoBlue also provides the ability to source the right action, whether it be air transport to the nearest quality medical facility or repatriate back home using the appropriate transport partner for the situation.

Noelle Weinrich:

Speaking of evacuations, separate from a medical evacuation is having the ability to select assistance and coverage for a political or natural disaster crisis triggered evacuation. This is critical if employees are going to a known location where both the political environment is volatile and or where the location is considered high risk for natural disasters.

Kristine Eagan:

So I think we've had some really great discussions about the work from anywhere environment that we're all now seeing and living. So let's now talk about some takeaways for crafting that remote work policy to ensure that it's flexible, to ensure that it includes the solutions that can support that flexible work from anywhere arrangement.

Kristine Eagan:

Kshipra, if you can help provide some information in terms of crafting that solution.

Kshipra Thareja:

Yeah, sure. So in real estate, they say location, location, location. And in the tax world, we say location, duration, activity. Building guardrails that consider these three elements and defining processes that support administrative ease and provide the greatest employee experience through flexibility and appropriate benefits is key.

Noelle Weinrich:

Also, understanding the employer's work options. If there are any limitations around location, the duration and working from anywhere in the world, in addition to the company's decision on whether they will fund the coverage or advise of options, their employees can purchase will help to guide the employer down the right product solution path.

Noelle Weinrich:

The path will lead to either an employer funded or individual funded travel medical policy for employees working outside their country of citizenship for under six months and or an expat policy for the long term expats who are out of the country for over six months.

Noelle Weinrich:

Once you have established that much, you can start reviewing products that have a proposition that includes the right benefits and the right value added services, such as remote access to care and a highly member rated mobile app to access useful information at any time.

Kristine Eagan:

Thank you both for highlighting some of those key takeaways. As we've heard, there are a lot of things to think about. You've got so many different topics that both Noelle and Kshipra have brought to the forefront that you need to be aware of when you're crafting these anywhere policies.

Kristine Eagan:

Lot more than we can cover in one hour. So what we wanted to do was save some time for some Q&A. So we're going to open this up to a Q&A session, and I do see some questions already, but if you haven't, please feel free to enter any questions in the box and we'll go ahead and get to them. If you don't have the Q&A box and mind you, it is not the chat box, it will be the Q&A box.

Kristine Eagan:

At the bottom of your screen in the bottom right corner, there should be three dots. If you click on that, it should open up your Q&A box so that you can enter your question and please do direct them to me, Kristine Eagan. So let's start with one of the first questions. Noelle, if you could take this one. Can employers carve out employees since some may travel and others might not?

Noelle Weinrich:

Carve out employees and some... Yes. So there are different types of options, actually, that you can have depending on the type of plan that you want. You can actually offer a blanket travel policy where it would be covering all the employees based on their travel period. Or you can actually select a group of employees that you know will be going outside of the country and putting them under one group.

Kristine Eagan:

Perfect. And to follow up on availability as well, Noelle, does GeoBlue have a plan for Medicare Advantage members traveling to a different state in the US?

Noelle Weinrich:

So US citizens that are traveling outside, yes. Non US citizens traveling inside the US for individuals, I will have to check that. I'm not absolutely certain, but under a group policy, we can actually cover expats coming into the US.

Kristine Eagan:

Thank you. How about a person working outside of the United States for a year or longer who does not have any US coverage? Can they receive regular medical care, not just emergency and also receive care when they return to the US periodically?

Kristine Eagan:

So that would be another product question. Noelle, if you can help us out with that. So again, there's a person working outside of the US for a year or longer, but does not have any US cover. Can they receive regular medical care, not just emergency, but also receive care when they return to the United States periodically?

Noelle Weinrich:

Yeah, so that would be our individual expat, long term expat product where they can actually have... Well in the long term coverage for over six months while they're outside of the US, they can actually, as long as it's short periods of time, if they come and visit and have to require medical care, they can do so under the policy. But it really is for outside of their home country.

Kristine Eagan:

Great. I know we've got a couple product questions there. Kshipra here's one, if you can assist us with. So as an employer, what is the best place or where is the best place to start evaluating the needs and find resources to help begin to craft their work from anywhere policy?

Kshipra Thareja:

Yeah, sure. So any work from anywhere policy has to involve a broad cross section of stakeholders. It needs to involve tax HR, payroll, comp and benefits, et cetera. Because all of their input is really critical in designing a policy that addresses employee needs, that addresses company strategy, et cetera.

Kshipra Thareja:

So as a starting point, what we recommend and we've seen this happen for some of our clients, is they form a working group, a core working group where leaders from the various functional stakeholder point, if you come together, align on what types of flexibility will they offer, domestic and internationally, and then build out guardrails policies, processes from there on to manage their remote working population.

Kristine Eagan:

Thank you. I know that's probably a big question that's on everyone's mind as we've gone through this discussion today. A couple of product questions. Is there a coverage? Does our coverage have an age limit and for the employer sponsored plan, is there a participation requirement?

Kristine Eagan:

So Noelle, if you can help us out with those two again. Does our policy have an age limit and is there a participation requirement for the employer side?

Noelle Weinrich:

Sure. So the answer is yes, there are age limits. It just does vary by product. So what we could do is we'll put up the sales email address in the chat and then we can get more details on these specific needs and then provide that answer for you. It just depends on the product. I'm sorry, what was the second question?

Kristine Eagan:

Are there participation requirements for employer groups?

Noelle Weinrich:

So the participation require... So for employer groups, for the long term expat products, we have groups with the minimum size of two. However, with our blanket product, there isn't a number requirement because it's based off of number of travel days.

Kristine Eagan:

And somebody had asked about getting quotes. If you have a need for any type of employer sponsored quote, there are sales executives that are responsible for the various states around the country. So reach out to your sales executive.

Kristine Eagan:

And if not, you can also send in a question after the event to [events@geo-blue.com](mailto:events@geo-blue.com). So if you're not aware of who your sales executive is, we can go ahead and work with you to get any quotes that you might need. We have some really great questions coming in and I appreciate everyone's participation here.

Kristine Eagan:

Here is another one. Let's see, is there a product to cover individuals coming into the United States, but over the age of 65? Noelle, another product question, if you could help us out.

Noelle Weinrich:

Sure. So for individuals... So individual, meaning the individual will actually purchase the policy, not under a group basis, we are currently actually developing and looking into a product that would cover what we would call as expatriates coming into the US. So as of right now, no. Under the group employer sponsor products, we do cover individuals that are non us citizens coming into the US. Hopefully that answers your question.

Kristine Eagan:

Yeah. I'm sorry. I didn't say individual or group. So my apologies there for not...

Noelle Weinrich:

No problem.

Kristine Eagan:

So not adding that there. Let's see, we had a lot of Medicare questions. I think we're going to have to save those. I know Noelle had some additional information that we'll be able to get for you. Let's see. Oh, here's a great one.

Kristine Eagan:

Are claims normally paid on a reimbursement basis or are they paid directly to a provider? So pitching that one over to you again, Noelle.

Noelle Weinrich:

Yeah, sure. So claims are... So there are directly paid payments direct to the provider where the member wouldn't have to actually pay anything. And there are also scenarios where the member would pay at point of service and we would do claims reimbursement. So there is a extensive provider network, but even what we would like to really encourage is that while that's a traditional sense of looking at a network versus a non-network and in accessing care, we would really now like to focus on the telemedicine network, which is really free.

Noelle Weinrich:

So you can still access guidance from a doctor, even prescriptions, based on the country that you're in. And there's no claims at all. So you don't even have to worry about any of that. So that's why we're really promoting the telemedicine service as a value added service, because it's cost efficient and you don't even have to deal with claims and it's really convenient. You don't have to leave your location.

Kristine Eagan:

Terrific. Another question that came in, how many employees are required to be considered a group? I'll take that one. It's fairly easy one. For this business travel medical that we offer on a group basis, we can write it down to one employee. But if we've got any long term employees who are leaving the country for work or any employees coming into the United States for work, then we require a minimum of two.

Kristine Eagan:

So we've got a lot of flexibility there. Is there... Here's a good one. Is there coverage for living expenses during an international trip, specifically if the employee is required to extend the stay due to COVID quarantine?

Noelle Weinrich:

I could take that one. Okay. So for living expenses in general, under a travel medical policy or even a long term medical policy, expat policy, living expenses, it depends on how you define it, but the policies are based all around medical necessity, right?

Noelle Weinrich:

So if you actually have to extend your trip because you had tested, let's just say, positive for COVID and you're now doing the quarantine period, if you're accessing services from a doctor, yes. That would be covered. However, hotel expenses, because you have to stay an extended period, would not be covered under a travel medical policy. Hopefully that answers the question.

Kristine Eagan:

Yeah. And for all the questions that we've got, because we do have a lot of questions, we will make sure to address them and provide you with information to any that we might not be able to answer. Another question. This one is going to be more on the student or scholastic side. Is there a product that will cover a college age person coming to the United States to play NCAA sports?

Noelle Weinrich:

Well, that's very specific. Well, I'll take the first portion of that question. A college student coming into the country, into the US. Yes, we do cover students who are studying abroad. Abroad meaning coming into the US and they're not US citizens.

Noelle Weinrich:

So yes, we have products that will cover them. Specifically for the NCAA, I would have to get back to you on that. I'm not really sure. It's so specific. I'll need to check.

Kristine Eagan:

Okay. Here's another really great question. Would a claim that is reimbursed in a country whose language is not English, but does provide proof of payment have to be translated to English and if so, who pays for that translation?

Kristine Eagan:

This is something that somebody had experienced with a client years ago.

Noelle Weinrich:

Yep. Okay. So I love this question. It's as if I planted this question, but I didn't. Because that actually is part of a global service proposition, which is a global service center would have those capabilities of being able to translate the claims. We would never expect a member to have to do that.

Noelle Weinrich:

So earlier I had mentioned that the currency could be different, the language could be different, even the codes could be different. So those are all things that a global service center should be expected to do and should never be relied on the member to have to deal with that type of a hassle.

Kristine Eagan:

Great. Let's see. How does a doctor or clinic become a partner of the GeoBlue network outside of the United States and how does it work, this process of provider selection? How does it work this process of provider selection?

Kristine Eagan:

I don't fully understand that second part, but let's just start with the first one. How does a doctor or clinic become a partner of GeoBlue outside of the United States?

Noelle Weinrich:

So we actually have a team that will communicate with providers directly and look to do direct payment arrangements. So I will actually have to defer on getting a more detailed response for you in answer to your question. But I do know that is definitely part of the responsibilities of our particular department within our service operations center.

Kristine Eagan:

And here's something that I think is a really great question. Kshipra brought this up earlier about making sure that you've got local compliance if there's an employee in a specific country.

Kristine Eagan:

So a question that came up is how do we ensure global health insurance operates seamlessly among countries with national or socialized medicine? I will start with Noelle and Kshipra, if you have anything to add after, that'd be great.

Noelle Weinrich:

Yeah, sure. So this is a great question. So it really starts with the employer understanding first, the location of where their employees are or we will be working and to be able to assess if there are any local healthcare requirements in addition to if expats and visitors have access to the national health system first.

Noelle Weinrich:

Whether there's reciprocal health agreements between countries. Sometimes countries have agreements with each other to provide their visitors with emergency cover. So all of that would need to actually be understood. We can provide employees and their families access to care in over 200 countries.

Noelle Weinrich:

And with private health cover. The wait times may be significantly less in some countries versus accessing care in the public health system. So if employees can access the national socialized healthcare system, there can be a coordination of benefits whereby the national system is used as primary and their international policy can be secondary for the shortfall or balance. But a member can't double dip for overlapping costs.

Kristine Eagan:

Terrific.

Kshipra Thareja:

The only point I will add is that when somebody's working in a remote location, they may or may not be actually covered by that country's mandatory social system, et cetera. So that's something, a baseline to confirm around parameters that will allow individual to be a beneficiary of that social system.

Kshipra Thareja:

So there's reviews to be done, whether that person has a certificate of coverage that they were working under, etc, so certain things to consider before we assume, just because a person's living in a country that they're covered by the social system of that country.

Kristine Eagan:

Yeah. And it is important, if you work with your sales executive, it is important to understand the local compliance laws, to which all of the sales executives will be able to assist you with.

Kristine Eagan:

Another question geared more towards the student policies on this one is do you offer international group plans similar to the inbound US international student group plans? So again, I'm going to pitch that to Noelle.

Noelle Weinrich:

Oh, sorry. Do we offer international-

Kristine Eagan:

International group plans. Yeah. Similar to the US international student group plans that we have.

Noelle Weinrich:

We do offer international inbound plans. The policy is issued out of the US. So that would be the one requirement. But yes, we do offer inbound international group plans. Student plans. Sorry.

Kristine Eagan:

Yeah. So what GeoBlue does is we do corporate benefit plans, we have a student and scholastic division and we also have an individual division. So across the board, regardless of the market segment that you might be working with, we can definitely assist. And I did put in the chat a link to the sales executive team and it lists everybody there from corporate and individual and scholastic.

Kristine Eagan:

So if you scroll up in the chat box, you'll see a link that you can contact any of us at. Let's see. I think those are most of the questions. There is one question and I think we'd probably have to get you a little bit more information, but I think it's a good starter to initiate. The question is, do we have a sense of the most frequent or popular countries where employees are trending or want to work remotely and do you find that it's mostly short term or long term? How long on average?

Kristine Eagan:

So let's just start, generally speaking, with do we have a sense of the most frequent and popular countries where employees are tending to want to work remotely? I'll put in my two cents worth and Noelle or Kshipra, if you have anything.

Kristine Eagan:

I'd say that it's all over. With the population having the ability to move around, it's really just a matter of where that person's interest of travel lays, but we are seeing a lot of people go to Portugal and Australia. Those would be the two that I've probably seen most frequently. I don't know if Kshipra or Noelle has any additional comments on that.

Kshipra Thareja:

It's yeah. It's all driven by, I would say, personal preferences. It's been the warmer climate in some cases, it's been family based in some cases. We've actually had during the pandemic a lot of people go back to say Brazil to India, where they have families. So it's been really all over the place.

Kristine Eagan:

Kshipra, here's a question for you. Is the additional international coverage for long term remote worker considered an accountable plan so that the premium provided by the employer is not taxable?

Kshipra Thareja:

It will have to be a very country specific case by case review based on the plan language and the terms included. So sorry, but there is no blanket answer. As with most things tax, you really have to review it from a country by country basis.

Kristine Eagan:

And here's probably one... A good question, especially given some of the times that we're in. Noelle, what countries are not acceptable for US persons or citizens to be covered?

Noelle Weinrich:

Well, actually the countries that we would not be able to do transactions with really are the OFAC countries. So we would have to actually refer to the OFAC government website to identify the most current list, which actually changes and not only are potentially providers on that list, but also individuals. So in terms of who we can make transactions to. So we would have to look at the OFAC country list for that.

Kristine Eagan:

And Noelle, can you please let everybody know what OFAC is?

Noelle Weinrich:

Sure. So I can't recall the exact full explanation of what OFAC stands for, because I'm used to saying OFAC, but it's a government site. When you look it up, you'll see. It'll come right up. If you type in OFAC.

Noelle Weinrich:

It will show that there are a sanction list of individuals and groups and businesses that are on that list that US entities are not allowed to make transactions with.

Kristine Eagan:

Yes. And it stands for the Office of Foreign Assets Control.

Noelle Weinrich:

Thank you.

Kristine Eagan:

And that again is... Yeah, not a problem. And that just will advise us if there are any countries that we have sanctions with or any individuals that we're unable to actually do any business with. So it's coming towards the end. And I just want to say thank you very much for everybody who participated.

Kristine Eagan:

This was our largest registration for an event that we've ever had. And we do hope that everybody had some great information. If we weren't able to get to your questions, please feel free to email them to [events@geo-blue.com](mailto:events@geo-blue.com). Or again, you can look at the link and find out who your respective sales representative is.

Kristine Eagan:

We really hope that we've given you some great information and that you've found it helpful to begin your conversations with your clients. It's a big shift in this global environment. So with that, we'd like to thank our panelists, Noelle Weinrich and Kshipra Thareja. You've definitely opened our eyes to some of the things that we need to know about the growing work from anywhere trend.

Kristine Eagan:

And I'm sure gave everyone a lot to think about. So please, please take the time to complete the survey that's going to appear on your screen when you log off and be on the lookout, we will be sending a copy of the recording and some post event material that you should receive by email.

Kristine Eagan:

Please join us again for some future pulse live events. But again, thank you so much for joining us today. Appreciate it.

Kshipra Thareja:

Thank you.

Noelle Weinrich:

Thank you. Bye.

Kristine Eagan:

Bye.