

# One Size Doesn't Fit All

## Make Mental Wellness A Priority For Your Globally Mobile Workforce

The explosive growth in emerging markets has created a significant demand for companies to relocate skilled workers around the world, presenting great opportunities for home-grown talent to play a critical role in supporting global business strategies.

Relocating overseas can improve career prospects, skills, income and provide broader life experiences for many, and we know from our research that globally mobile individuals generally have a positive working experience. Our recent Cigna 360° Wellbeing Survey, undertaken on globally mobile Individuals, shows that three quarters (75%) are satisfied with the life they have in their current country, 63% think that working overseas has improved their personal economic outlook whilst over half (56%) have the opportunity to learn and grow (vs. 46% of general population).

However, globally mobile employees face many problems that go beyond simply being homesick. They are at risk of experiencing a less positive work-life balance than domestically-based staff for various reasons, including:

- Longer working days
- Differing time zones
- International travel
- The stress of complex higher-level management decisions heightened by cultural differences.

Just under three quarters of globally mobile employees (72%) are currently unhappy with



their work-life balance and the amount of time available to spend with family.

### Lack Of 'Duty Of Care' Key Concern

People working overseas often worry more about their own and their families' health and wellness than those who reside in their home country. A key concern for many globally mobile individuals is the level of care and protection provided by companies, particularly to equip them for unforeseeable circumstances. As a result, they subsequently worry about illness; with cancer and the fear of accidents the main triggers, followed by mental illness, including depression.

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Whilst working overseas has its benefits, it's clear that the reality of life in a new country can be an emotional upheaval. Working practices are different, not to mention the cultural, lifestyle and potential language changes, which can make coping with life's challenges more difficult. In many countries, there still remains a certain stigma attached to mental ill health, which can be even more challenging.

Depending on the circumstances, globally mobile workers can also be separated from their family or may have the stress of settling children into a new school and life. It can be an extremely difficult transition and highlights just why a proactive approach to safeguard mental health needs to become a 'must' for all employers with a globally mobile population.

### Digital Tools Improving Employee Wellbeing

Our research shows a deep insecurity about family health and wellbeing, coupled with social isolation and increasing loneliness, which is exacerbated by the loss of a support network – major triggers for depression and anxiety.

Mental illness, including depression, is one of the top four concerns for the globally mobile sector, with just under a fifth (19%) admitting to suffering from loneliness, with this figure rising to 24% for those who are single or living alone. Many also admit to struggling with socialising out of work.

Maintaining the health and wellbeing of this constantly changing workforce can be difficult, and access to healthcare can be challenging, particularly in emerging markets. There have been many providers over the years that have delivered local based solutions for people living and working in their area. However, as an international insurer, we recognised some time ago that an international virtual healthcare solution was required so that no matter where a person was in the world, they would get a telehealth consultation with a GP or specialist in their chosen language. It's important to us to provide a multi-lingual, multi-geographical solution along with tailored clinical and lifestyle support to globally mobile employees.

There are personalised apps which can provide real-time health and wellness coaching, combined with 24/7 video and telephone consultations with doctors, nurses and healthcare specialists. With preventative care and behavioural change at the heart of apps like this, they offer collective, integrated and innovative tools that give users greater control of their health and wellbeing via online coaching.

Another great benefit available via these digital platforms are pre-departure checks where employees and their families work through a health assessment questionnaire to identify any risks or current medical factors. If any issues are identified, members are subsequently offered personalised support and coaching.

There are a number of other support services available that HR teams can support globally mobile employees with including online computerised cognitive behavioural therapy (CCBT), mindfulness programmes and wellbeing seminars and workshops covering personal and work-related wellness.

Whatever the platform, mental health and stress in the workplace are areas that

can hugely benefit from a digital approach. Employers are beginning to recognise that having the right support in place and early intervention can have significant positive impact on a prognosis, reduce the cost of treatment and motivate users to become more involved in their own care, and to ultimately live a healthier lifestyle.

**Help Employees Adjust To International Life**

Mental health is as important as physical health when working abroad, and it should be a priority for businesses when supporting their globally mobile workforce. A company that creates a culture which promotes

positive mental wellbeing will be seen as an attractive employer that will engage and retain staff who are generally happier, and in turn more productive with increased morale. All crucial factors to cope with the increasing pressures of a global business model.

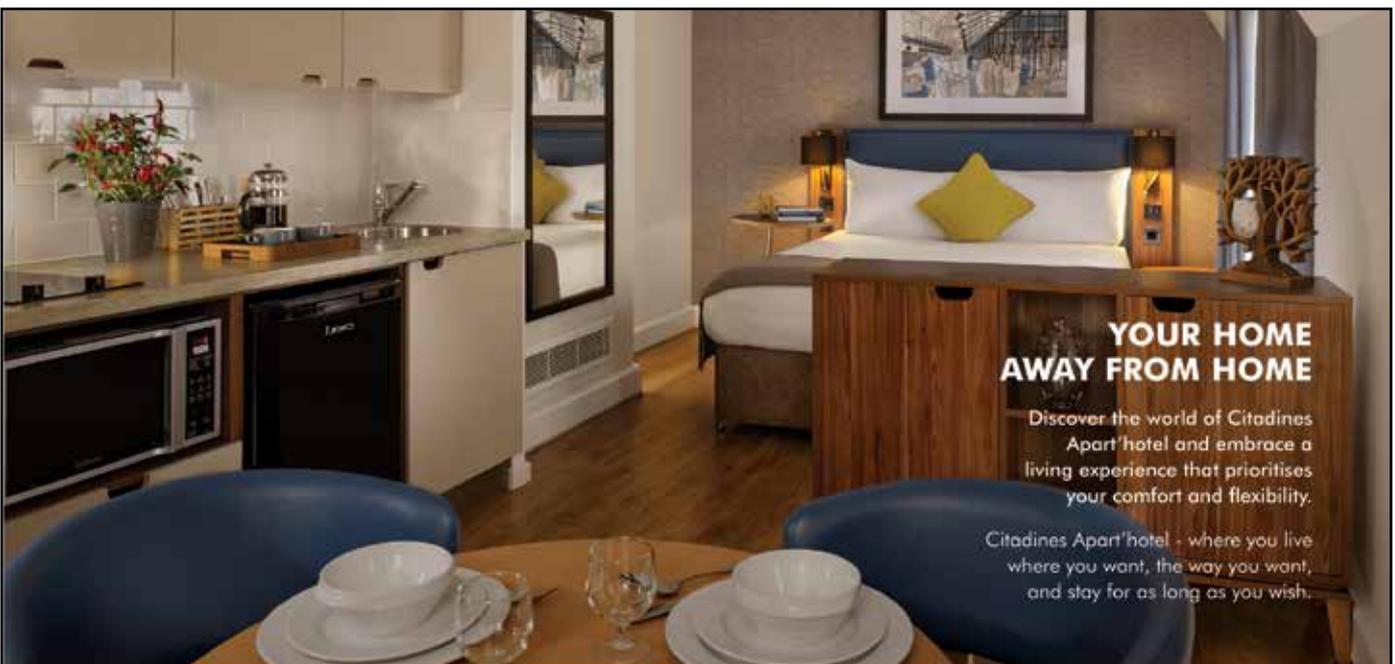
Relocation is a very personal experience which requires a lot of support, and it's imperative that employers pay attention to the needs of their globally mobile employees. As one of the world's leading providers for globally mobile employees, Cigna is committed to deliver solutions to tackle this and have created a personalised app, Cigna Wellbeing™, dedicated to globally mobile employees.



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