



# GLOBEX UPDATE

## HEALTH & BENEFITS

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*Events, developments, and opportunities in the international marketplace*

### UK EMPLOYERS AT THE FOREFRONT OF MENTAL HEALTH SUPPORT BENEFITS

A recent survey of UK employers showed that more than a third of employers in the UK offered some type of mental health counseling benefit to their employees, compared to just 21% of companies worldwide. Almost 90% of UK employers provided wellness services and work-life programs to assist their employees. The survey also showed that about 1/3 of those UK employers provided mental health support that was considered to be beyond traditional, which included additional services like mindfulness, work-life balance, and financial fitness programs. Approximately 25% of employers worldwide offer such programs for their employees. Many UK firms have made mental health and wellness a big part of their benefits strategy and are working on ways to invest in employee wellbeing programs. Some of the more popular mental health/wellness benefits among employees are flexible working and employee assistance programs. Almost 60% of UK employers have a flexible working program in place with approximately 92% of employers believing that it has made a significant and valuable impact of the wellbeing and morale of their staff. Globally, 86% of employees believed that a flexible schedule would be a value benefit for employees however, it was only offered by 50% of employers worldwide.

### GENERAL DATA PROTECTION REGULATION IN EUROPE TO TAKE EFFECT

The European Union's General Data Protection Regulation (GDPR), is set to take effect on May 25, 2018. This regulation will apply to any business that handles the personal data of European residents. The rules will cover almost all individual data such as addresses, credit card numbers, web search history, computer ID codes, biometric data, and more. Adhering to the new regulation will be expensive with the world's largest corporations spending almost 8 billion toward compliance. Some of the compliance rules mandate that companies must appoint someone in the EU as a liaison for regulators, and many larger companies are required to designate a "data protection officer" responsible for compliance. While many companies are gearing up for compliance, there is still some confusion in the law because some of the provisions are ill-defined. For example, there are questions about the difference between "consent" and the "explicit consent" GDPR requires for sensitive data such as criminal records. Under GDPR, companies must certify that their processes minimize impact on individual privacy rights. Also, larger companies must keep records of the data they hold, why they have it, how long they'll keep it, and how they protect it. If any consumer data is lost, destroyed, or stolen, companies have 72 hours to report it to regulators.

#### Success Stories

- Implemented group expat policy for multinational finance firm.
- Helped non-profit missionary client implement a group travel medical policy.
- Helped manufacturing client establish local benefits policies in 5 countries.

### EXPAT EMPLOYEES IDENTIFY WHAT BENEFITS ARE IMPORTANT

According to a recent survey conducted by an international insurance carrier, expats value specific benefits before they embark on an expatriate assignment. The study concluded that relocation services, settlements services and medical preparedness as the most important aspects before they go on assignment. The study also found several items related to medical care that expats expressed as important, for example, expats are becoming more comfortable getting local medical care locally as long as it is of high quality, emergency evacuation remains a major concern for expats, and having a large medical network without having to pay out of pocket expenses is quite important for expatriates. Lastly, the study found that expats felt that employers did not communicate often enough with them before their assignment. They expressed that they would like more communication with respect to moving arrangements, medical benefits as well as more information on how to live in their new location, restaurants, exercise, safety and where they can obtain medical assistance.

*Recruiting and retaining key talent around the world remains a formidable challenge for HR management. More and more, a company's success depends on the ability to offer a competitive benefits package while remaining within budget. Globex Partner Brokers can offer their clients access to a range of products, capabilities and resources custom-tailored to helping multinationals optimize their employee benefits around the world. Contact any member of the Globex Health & Benefits Team to learn more.*



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