



# GLOBEX UPDATE

## HEALTH & BENEFITS

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

### HEALTH INSURANCE NOW MANDATORY IN SAUDI ARABIA

As of December 1<sup>st</sup> 2015, health insurance is a mandatory requirement for anyone coming to Saudi Arabia on a temporary visa. For expatriate employees, this new legislation also includes any family on a family visit visa. Seven health insurance companies have been assigned by the Saudi government to provide health insurance policies to visiting expatriates. These insurance policies will cover the expenses for medical check-ups, diagnosis, pregnancy and delivery cases, medicines, hospitalization, emergency dental cases, and medical evacuation within Saudi Arabia and elsewhere. The expenses also cover preparation and repatriation costs. It was also announced that the policy's maximum premium will be SR 100,000 (approximately \$26,647.13 USD).

### QATAR OPENS NEW HEALTH FACILITIES FOR EXPAT WORKERS

The Supreme Council of Health in Qatar announced that it will open five new health facilities, specifically for expatriate single workers to serve their medical needs in 2016. This legislation is part of the new health insurance plan for expats that don't have access to the public health system's medical centers and services, but can only access hospitals and clinics affiliated with their private health insurance provider. In the new plan, employers will need to cover the health care costs of their expat workers however, they cannot deduct the premiums from their employees' salaries. Different insurance packages can be purchased but it will be dependent upon the sector the expat is working in.

#### Success Stories

- Launched Asian benefits assessment project for multinational financial services company.
- Implemented local benefits programs for start-ups in Germany, Japan, Australia, Poland and Brazil.
- Implemented group travel medical policy for engineering firm.

### UK EMPLOYERS NOW REQUIRED TO RETAIN DOCUMENTATION ON SPONSORED WORKERS

According to new immigration policies, UK employers who have hired Tier 2 (skilled workers' from outside the EEA with a job offer in the UK), Tier 4 (students aged over 16 from outside the EEA who wish to study in the UK) and Tier 5 (temporary worker including creative and sporting, charity, religious workers, and the youth mobility scheme) migrants are now required to retain documentation showing these workers' skills, qualifications and experience for their roles. The documents should be available for examination and approval upon request for at least one year. Penalties for non-compliance with the requirements may result in the cancellation of an employer's sponsor license, which would prevent the employer from employing foreign workers. Employers should ensure that all relevant internal teams are aware of the new document retention requirements and that they are in compliance with the requirements for any foreign worker who started work since November 19, 2015.

*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.*

**PLEASE NOTE OUR NEW TELEPHONE AND FAX NUMBERS**



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