



# GLOBEX UPDATE

## HEALTH & BENEFITS

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

### INDONESIA MAKES CHANGES TO WORK PERMITS FOR FOREIGN NATIONALS

Indonesia's Ministry of Manpower has imposed new regulations to their policies around hiring foreign and local employees. In order to protect local hires, the new regulation have created a ratio of local-to-foreign workers and will require that companies looking to hire foreign employees will have to submit a report at least 5-7 business days prior to the start of their employment which should include progress of implementation of the education and training programs for Indonesian co-laborers and any terminated foreign nationals. Also, employers will have to demonstrate to the Ministry that at least ten Indonesian workers are employed for every foreign employee. Foreign employees that will not be counted in the ratio include those appointed as Directors or Commissioners, and foreign employees entering Indonesia for emergency, urgent and temporary work.

### FRANCE INTRODUCES NEW RULES ON SUPPLEMENTAL HEALTH INSURANCE

On January 1, 2016, a new French government law will take effect that will require employers provide supplemental health insurance for salaried employees. These supplemental health insurance plans must meet a minimum level of benefits to cover reimbursement expenses which would generally affect specialist consultations and the cost of optician services for glasses and frames. In order for employers to benefit from favorable tax treatment and social security exemptions on contributions, health care plans will need to meet covered medical service reimbursement levels. Some minimum benefits requirement levels include reimbursement of the daily hospitalization fee of 18 Euro (no limit on duration), 125% of standard social security fees for dental care (including prosthetics and orthodontics) and reimbursement of the cost of glasses once every two years varying between 100 and 200 Euro. Some multinational employers already provide supplemental health insurance and therefore, may not be affected by the upcoming mandate but those that do not will need to identify and make arrangements with appropriate providers to make sure they are compliant by the 2016 deadline.

#### Success Stories

- Implemented benefits program for tech firm in France.
- Placed local benefits package for Singaporean finance firm.
- Secured BOR for Canadian benefits policy for mid-size manufacturing company.

### THAILAND IMPLEMENTS NEW RULES FOR VISA APPLICATIONS

Foreign workers looking to apply for long-term visas will now be required to show proof of monthly income tax payments. Due to an influx of fraudulent filings, employers must provide evidence of monthly income tax payments for all foreign employees with short-term, long-term or project work permits. In addition, employers may also be required to confirm the number of foreign employees within the company each time an employee files for a visa renewal. Employees who are on short-term assignments may be exempt from this process, however Thailand's Immigration Department could request a confirmation letter from the local employer and the home-country employer to verify that the employees are compensated overseas and that the work assignment is for less than six months.

*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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