



# GLOBEX UPDATE

## HEALTH & BENEFITS

Volume 169

Visit us at: [www.globexintl.com](http://www.globexintl.com)

March 2015

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

### INDONESIA IMPLEMENTS NEW RULES FOR EXPAT WORKERS

Effective January 1, 2015, expats who have worked in Indonesia for longer than 6 months are now required to participate in the National Health and Social Security programs. The new changes now make registration into the local health system mandatory for expat employees and their dependents. The changes could have administrative and cost implications for employers such as double taxation implications if those foreign employees are also required to participate in their host-country plans. Foreign employers that do not register their employees could be subject to stiff penalties which could include the inability to obtain business licenses, building permits and the hiring of foreign employees.

### CHINA INTRODUCES NEW MULTI-ENTRY VISA FOR CANADIAN CITIZENS

With Canada opening new trade offices in China, the Chinese government has announced that they will offer a new long term multi-entry visa for Canadian citizens. The new visas are said to be valid for up to 10 years and was created to support Canadian businesses and trade relations between the two countries. With China being Canada's second largest trading partner, the second largest source of import and the second largest export market, and Canada being the second largest destination of China's overseas investment, the new multi-entry visa is said to make travel between the two countries much easier, especially for Canadian business people and international students who regularly travel there by reducing costs and cutting down on delays. The new visa regulations went into effect on March 9, 2015.

#### Success Stories

- Helped multinational client establish new benefits package for start-up location in Uruguay
- Established new benefits plans in two European locations for rapidly growing technology multinational
- Secured local benefits plan in Dubai for tech firm.

### FRANCE TO MAKE EMPLOYER HEALTH PLANS MANDATORY

Starting in 2016, all employers, regardless of size, will be required to provide a company health plan for their employees. The new legislation will require employers to support at least 50% minimum of the monthly cost of the health plan, with the remaining part will be supported by the employee. In particular, employees must be covered for illness, pregnancy and accidents. This coverage will complement the state benefits provided by the Social Security regime. Employers are required to have company health plans in place by January 1, 2016, however, they can decide to implement a plan earlier as an opportunity to communicate the new benefit as part of a proactive improvement policy rather than an act of compliance to France's legal requirement.

*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**



**GLOBEX INTERNATIONAL GROUP**  
Phone 908-879-1150

101 Maple Ave.  
E-Mail [globex@globexintl.com](mailto:globex@globexintl.com)

Chester, NJ 07930  
Fax 908-879-1160