



GLOBEX UPDATE HEALTH & BENEFITS

Events, developments, and opportunities in the international marketplace.

Recent Success Stories

- **Helped global client navigate a difficult renewal situation in South Korea, implementing an alternative solution offering better terms and rates than their previous plan.**
- **Secured group travel medical policy for major non-profit organization.**
- **US partner broker won a new client with an office in Puerto Rico facing significant premium increases and an imminent renewal. The client wanted to review alternatives and align its renewal dates to coincide with the US. Globex introduced our local Puerto Rican partner who negotiated an extension and helped client review its options for the upcoming renewal. Crisis averted.**

Global



A recent fertility survey found that more than four in ten (42%) global employees view the availability of fertility benefits through their employer as a "deal breaker" in choosing a job. Two-thirds (65%) of respondents to the survey who were polled in Canada, India, Mexico, the United Kingdom, and the United States said they would change jobs to work for an employer that offers fertility benefits. The same percentage (65%) stated that they would inquire about fertility benefits prior to accepting a new job offer, and three-quarters (75%) stated that they view these benefits as a crucial component of a diverse workplace

culture. In comparison to the 50% of respondents who mentioned flexible scheduling (50%) and the option to work remotely (49%), 60% of Canadian respondents stated that they thought employers could help employees feel more supported by addressing infertility or fertility care in the workplace. According to the survey, 97% of respondents said they wanted a better work environment for people who were trying to start families or were having fertility problems, with "better emotional or mental-health resources" being the most frequently suggested remedy (63%).

Belgium

According to the Royal Decree of March 30, 1967, an employee's employment contract is currently suspended due to annual leave (not illness) if they become ill while on vacation in Belgium. As a result, the employee would "lose" their vacation. A full-time employee in Belgium is entitled to at least 20 days of annual leave. On March 16, 2023, a Royal Decree approving the right to transfer unused vacation days was approved. Employees who are prevented from taking leave under certain conditions will now be able to do so within the next two years of the year in which the leave was supposed to have been taken.

For instance, if a person who has 7 days of vacation scheduled for December 2024 becomes ill during that time (and Until December 31, 2026), you can still use them (just not in 2024).

These circumstances include a work-related accident, a work-related illness, additional accidents and



illnesses, and paternity maternity leave, adoption leave, foster parent leave, and so forth. In accordance with the new rules, if an employee changes jobs, they may also transfer unused vacation days to a new employer; these unused days will be noted on the vacation certificate. In accordance with the EU Working Time Directive and the European Court of Justice's case law, the new regulations, which went into effect on January 1, 2023, ensure that workers who become ill while on leave will no longer lose their vacation days and will be allowed to take these holidays later. In conclusion, the new regulation mandates that unused vacation time must be used within 24 months of the end of the vacation year rather than being paid out at the end of the year. From 2025, there may be employees who will have more than 4 weeks of leave as a result of the new regulation.

South Africa



In South Africa, there are new regulations that domestic workers and their employers must abide by regarding compensation for illnesses or injuries brought on by the place of employment. A bill to give domestic workers the status of formal employees and give them access to customary workplace benefits was introduced to Parliament by the labour minister Thulas Nxesi in September 2022. Since then, changes have been made to the original act to broaden it, keep it current, and provide more relief for domestic workers. Prior to the bill, domestic workers were not eligible for benefits like compensation for illnesses or injuries sustained at work. In accordance with the new Act, the Compensation Fund will begin to accept claims from domestic workers and their dependents for harm or fatalities brought on by workplace accidents. Additionally, the Act names the "main employer" of a domestic worker and makes them liable for any workplace injuries the employee may suffer. Moreover, contributions to the Unemployment Insurance Fund will be needed from both employers and domestic worker employees. The Compensation Fund, as described in section 70A of the Act, will now be open to those receiving rehabilitation for an occupational disease or injury. Currently, rehabilitation benefits could include the following: 1) providing assistive technology and clinical rehabilitation for recovery; 2) vocational rehabilitation to help an employee keep their job, find work, or regain or acquire their vocational independence; 3) To the greatest extent possible, social rehabilitation will help the employee regain their independence and social integration. Employers must also report or file claims for any incident that took place prior to the act. In the end, it is in the employer's best interests to follow the prescribed procedure as well as the employee's obligation to submit a claim to the Compensation Fund.

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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