

Events, developments, and opportunities in the international marketplace.

Recent Successes

- **Kicked off new Partner Desk engagement to help multinational client set up new employee benefits programs in Caribbean and Latin America region.**
- **Completed benchmarking study for multinational technology company.**
- **Secured group travel medical coverage for rock band on tour in Asia.**

Brazil



New communication rules concerning health plan members who have defaulted on their premium payments went into effect on December 1, 2024. Brazil's National Supplementary Health Agency (ANS) made these changes to help modernize communication between operators and consumers, guarantee greater transparency, and give members the opportunity to settle disputes before experiencing a disruption in coverage. These rules will apply to all new contracts signed from December 1, 2024. Under the new rules, new health insurance contracts can be cancelled if a beneficiary fails to pay at least two monthly payments (whether or not they are consecutive). In addition, the rule now allows for electronic means of communication such as email (with confirmation), text messages (SMS or WhatsApp, with a reply from the member), a recorded telephone call (with confirmation), or a letter with an acknowledgement of receipt. Members are responsible for keeping their registration details up to date with the health insurance company to ensure that they receive communications and are well informed.

Europe

Starting January 8, 2025, visitors from the United States, Canada, Australia and other non-European nations who currently do not need a visa for short stays in the UK will be required to obtain an Electronic Travel Authorization (ETA) to enter the country. To receive an ETA, travelers must fill out an online form and pay a £10 fee. The new authorization isn't just aimed at non-Europeans, however: beginning on 2 April 2025, EU nationals will also be required to obtain an ETA before entering the UK. (Citizens of the UK, Ireland and those with valid UK visas will be exempt.) The UK's ETA expansion is just one example of several new electronic entry programs being rolled out around the world. Starting in the spring of 2025, the EU will require a new travel authorization for visa-exempt foreigners from 60 nations (including the UK, US, Canada and Australia) before they are allowed to enter 30 EU nations. Similar to the ETA, this new program, called the European Travel Information and Authorization System (ETIAS), requires short-term travelers to apply online, pay a small fee (€7 – roughly US \$7.40 or £5.80) and then wait up to 96 hours for applications to be approved.



Argentina

Argentina's new government has passed legislation to



streamline the business environment and attract foreign investment. Effective December 22, 2024, Argentina ended its foreign currency tax (Impuesto PAIS), which removes a 25% charge on all Argentinian products and services purchased overseas with foreign currency. This includes certain reinsurance costs. While this change will not directly impact employee benefits, it is expected to reduce business costs overall, which could allow for more investment in employee benefits while simplifying financial processes for companies operating internationally. The government has also announced plans for further tax cuts and deregulation in 2025, which may include additional changes to social security contributions and other employment-related taxes.

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Globex International | 101 Maple Avenue | Chester, NJ 07930 US

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