



INSURING YOUR GLOBAL WORKFORCE

Your Roadmap to Protecting and Retaining
Top Talent Worldwide

ABOUT THIS GUIDE



The way we work has changed. With employees in multiple countries, the days of relying solely on local health systems are over.

This guide is for HR leaders, People Ops teams, and decision-makers tasked with supporting globally distributed teams.

Whether expanding into new markets or scaling a remote-first team, this guide will help you pinpoint what international employees need and how to protect them with a cost-effective, compliant global insurance strategy.

HOW THIS GUIDE WILL HELP YOU

- ◆ Understand why local plans often fall short for global staff
- ◆ Identify what coverage international employees need
- ◆ Navigate how to offer consistent, compliant, and competitive benefits across borders

67% of globally mobile employees

say **international health insurance is critical** to accepting or staying in a job abroad.

Source: AXA Global Healthcare, Mind Health Report

THE HIDDEN RISKS OF RELYING ON LOCAL SYSTEMS

Local insurance coverage may seem sufficient, but it often falls short in critical ways for international employees. These gaps put both your people and your business at risk.



LIMITED PORTABILITY

Most local plans don't cover employees when they travel or relocate abroad.



MISSING KEY BENEFITS

No access to telehealth, mental health, or dependent coverage across borders.



COMPLIANCE EXPOSURE

Inadequate coverage can lead to violations of regional labor laws.



LOW SATISFACTION & RETENTION

Lack of quality care equals frustration, burnout, and higher attrition rates.

HIDDEN RISKS EXPLAINED

1

LIMITED PORTABILITY

Most local plans don't cover employees when they travel or relocate.

- ◆ According to a recent WTW report, 62% of multinationals cited lack of portability as a major limitation of local health plans.
- ◆ Local plans are typically designed to meet domestic-only regulations, meaning employees lose access to care when traveling, even for work.
- ◆ For example, an employee covered under a German statutory plan would have no or limited coverage in Asia or North America unless additional travel insurance or international coverage is purchased.

RELATABLE SCENARIO:

A remote engineer working for a U.S. company, based in Mexico but sent to Canada for a project, discovers her local Mexican insurance doesn't cover her emergency care needs abroad.

2

MISSING KEY BENEFITS

No access to telehealth, mental health, or dependent coverage across borders.

- ◆ Mercer Marsh's Health Trends Report shows that only 38% of local plans include mental health support, and even fewer include global telehealth.
- ◆ Telehealth access often doesn't extend across borders due to regulatory and licensing constraints.
- ◆ Dependent coverage is inconsistent: some local plans only cover spouses, others exclude dependents who live in a different country.

RELATABLE SCENARIO:

A French expat in Singapore can't access the same virtual counseling service she used in France because her local plan doesn't offer international telehealth, leaving her unsupported during transition stress.

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COMPLIANCE EXPOSURE

Inadequate coverage can lead to violations of regional labor laws.

- ◆ The EU requires employers to provide healthcare coverage that meets the minimum statutory benefits in each country; noncompliance can result in fines or legal liability.
- ◆ The ILO has reported increasing scrutiny of cross-border labor protections, and several countries (e.g., Germany, Brazil, Australia) have regulations requiring employers to fund coverage equivalent to domestic standards.
- ◆ Failing to meet local standards can invalidate work permits or visas.

RELATABLE SCENARIO:

A U.S. firm places a contractor in Germany under a U.S. plan. The local authorities deny the contractor's residence permit, citing lack of appropriate public or private German health insurance.

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LOW SATISFACTION AND RETENTION

Lack of quality care = frustration, burnout, and higher attrition rates.

- ◆ A MetLife 2024 Global Employee Benefits study found that employees with access to quality international coverage were 37% more likely to stay with their employer.
- ◆ Lack of accessible care, particularly for families, contributes to stress. Burnout rates rise when employees feel unsupported, especially in unfamiliar environments.
- ◆ The same study shows well-being programs, including comprehensive health coverage, are a top 3 retention driver among global employees.

RELATABLE SCENARIO:

A high-performing marketing lead returns home early from an overseas assignment because her local coverage didn't support her child's chronic condition, prompting a job search closer to home.

WHY SMART EMPLOYERS PRIORITIZE GLOBAL BENEFITS

Unlock the strategic value of offering consistent, compliant, and scalable benefits to your international workforce.



ATTRACT AND RETAIN TALENT

Benefits are pivotal in competitive hiring markets. Global employees value employers who protect their families, regardless of location.

STAY COMPLIANT WORLDWIDE

Every country has its own insurance laws and requirements. Global benefits help companies navigate complex regulatory landscapes and fulfill legal obligations abroad.



PREVENT COVERAGE GAPS

Relocations, business travel, or remote work can unintentionally disrupt coverage. A globally consistent plan helps minimize risks tied to underinsurance or loss of benefits.

SIMPLIFY ADMINISTRATION

Managing multiple local plans adds complexity. Employers are increasingly consolidating global benefits to save time and reduce administrative friction.



BUNDLE VALUABLE BENEFITS

Combining health, life, and disability coverage into one cohesive package creates efficiencies, improves employee clarity, and reduces redundancies in protection.

EMPLOYEE SATISFACTION

Global teams report greater peace of mind when they know they can access high-quality care no matter where they're working or traveling, which supports loyalty and retention.



OPTIMIZE YOUR STRATEGY

Many HR leaders lean on licensed global benefits advisors to help compare plan options, interpret regional regulations, and build scalable coverage frameworks.

IS GROUP COVERAGE RIGHT FOR YOUR TEAM?



IDEAL FOR:

- ✓ Companies with 2+ international employees
- ✓ Teams based in 1 or more countries
- ✓ Remote-first, hybrid, or global expansion models
- ✓ HR or Finance leaders managing cross-border talent

MINIMUM REQUIREMENTS:

- ✓ 2+ full-time employees
- ✓ Operations across multiple countries
- ✓ Employer- or broker-sponsored plans

PLANNING INSIGHT:

As a rule of thumb, group benefits become more cost-effective and scalable when your team reaches 3+ globally mobile employees.

Consider whether you want coverage tailored to long-term assignments, frequent travel, or full expatriate relocation.

GROUP INSURANCE COVERAGE

As your workforce becomes more globally mobile, your benefits should evolve to match. The following types of insurance are most commonly used by employers to protect international teams. Each has a distinct role in your global coverage strategy.

SOLUTIONS TO CONSIDER:

GLOBAL HEALTH BENEFITS

It provides access to emergency, inpatient, outpatient, and preventive care across borders, which is essential for relocating or long-term international employees.

LIFE INSURANCE & INCOME PROTECTION

Provides financial security to employees' families in the event of death or serious injury, helping employers attract and retain top international talent.

BUSINESS TRAVEL ACCIDENT (BTA) PLANS

Designed for short-term trips, this coverage offers financial protection for employees on international assignments or travel.

SHORT- AND LONG-TERM DISABILITY

It protects employees who cannot work due to illness or injury, which is critical for safeguarding income continuity.

FOREIGN GENERAL LIABILITY INSURANCE

Protects your organization from legal and financial risks related to operations, employees, or property abroad. This coverage can include foreign voluntary workers' compensation, foreign commercial auto liability, political risk, and kidnap and ransom.

GROUP TRAVEL INSURANCE

Provides coverage for medical emergencies, trip interruption, and evacuation benefits for employees traveling together on business trips. Plans are customizable to cover short-term assignments, conferences, or extended group travel abroad.

YOUR GLOBAL BENEFITS FOUNDATION

Your global benefits program should start with three pillars of protection that safeguard your team no matter where they live, travel, or work.

These coverages protect employee well-being, ensure compliance, and reduce organizational risk.

THE THREE PILLARS:



GLOBAL HEALTH BENEFITS

Why it's essential: Healthcare systems vary widely worldwide. Without access to quality care, employees may face high costs or gaps in treatment, especially when abroad.



INTERNATIONAL LIFE INSURANCE

Why it's essential: Global roles can carry higher risks. Protecting employees' families with financial security in the event of death or disability demonstrates a strong duty of care.



BUSINESS TRAVEL ACCIDENT (BTA) PLANS

Why it's essential: Short-term international travel poses unique risks that standard health or life plans may not fully address. BTA plans ensure employees are covered during work trips.

Over the following three pages, we explore each pillar, covering what's included and how it strengthens your global benefits program.

GLOBAL HEALTH BENEFITS

CORE INCLUSIONS:

EMERGENCY AND INPATIENT CARE

It protects employees from unexpected hospitalization costs for serious illness or injury, ensuring peace of mind wherever they're based.

PREVENTIVE AND ONGOING WELLNESS

It supports long-term health with routine checkups, screenings, and proactive care. Staying healthy is better than reacting to emergencies.

HOLISTIC CARE ACROSS LIFE STAGES

Includes prenatal and maternity support, mental health services, and chronic condition management, delivering whole-person care globally.

EVACUATION, REPATRIATION, AND SECOND OPINIONS

When local care isn't enough, employees have fast access to global medical centers and expert second opinions, which is especially valuable in remote or under-resourced regions.

FAMILY MEMBER COVERAGE

Extends protection to spouses and dependents, even when families live apart due to global assignments.

WHY GLOBAL HEALTH BENEFITS MATTER:

Ensures employees have consistent, high-quality care worldwide, reducing health-related disruptions and supporting long-term productivity. Reliable healthcare access builds trust and helps attract and retain globally mobile talent.

INTERNATIONAL LIFE INSURANCE

CORE INCLUSIONS:

LIFE INSURANCE PAYOUTS (DEATH BENEFIT)

If an employee passes away while covered, a tax-free lump sum, often 3–5x salary, is paid. This benefit helps families remain financially secure during a crisis.

GLOBAL PORTABILITY

Coverage follows employees as they relocate. They stay protected, no matter the country or continent.

INCLUSIVE, STREAMLINED ACCESS

No medical exams or complex forms. Everyone receives equitable employer-backed coverage, often at little or no cost.

ENHANCED COVERAGE OPTIONS

Add benefits like accidental death, terminal illness, or critical illness protection for more comprehensive support.

FAMILY ADD-ONS

Optional coverage for spouses and dependents helps ensure entire households are protected, even when abroad.

WHY INTERNATIONAL LIFE INSURANCE MATTERS:

Provides financial security for employees' families in the event of death, disability, or critical illness, with coverage that follows them anywhere in the world. This protection reinforces your duty of care and demonstrates a genuine commitment to employee well-being, boosting morale and loyalty.

BUSINESS TRAVEL ACCIDENT (BTA) PLANS

CORE INCLUSIONS:

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Financial protection for employees' families if a work-related travel accident results in death or serious injury.

EMERGENCY MEDICAL FOR ACCIDENTS

Coverage for hospital care, surgery, or rehabilitation if an employee is injured while traveling for business.

PERMANENT DISABILITY BENEFITS

Income protection if an accident during a work trip prevents an employee from returning to their role.

EVACUATION FOR ACCIDENT-RELATED CARE

Rapid, coordinated transport to a qualified medical facility when treatment isn't available locally.

CUSTOMIZABLE COVERAGE

Options to increase benefit amounts or extend coverage for high-risk travel, specialized work, or specific destinations.

WHY BTA PLANS MATTER:

Provides financial security for employees' families in the event of death, disability, or critical illness, reinforcing your duty of care. This protection demonstrates a genuine commitment to employee well-being, boosting morale and loyalty.

ADDITIONAL COVERAGE OPTIONS

While health, life, and travel coverage form the foundation of most global benefits packages, certain roles, industries, and regions require extra layers of protection.

These options close critical gaps, helping protect employees, reduce organizational risk, and meet duty-of-care obligations.

INCOME CONTINUITY:

SHORT- AND LONG-TERM DISABILITY INSURANCE

Ensures employees can maintain financial stability if illness or injury prevents them from working for an extended period. This coverage is especially valuable for senior leaders, specialized talent, and assignments in high-risk or remote areas, safeguarding livelihoods and business continuity.

LIABILITY MANAGEMENT:

FOREIGN GENERAL LIABILITY INSURANCE

Many organizations think their domestic liability plan covers them overseas, but most policies stop at the border. A dedicated foreign general liability policy fills those gaps and protects your employees and organization.

WORKFORCE MOBILITY SUPPORT:

GROUP TRAVEL INSURANCE

It covers a broad spectrum of travel-related risks such as medical emergencies, trip cancellations, lost documents, or political evacuation beyond what accident-only plans provide. It is ideal for frequent travelers, conference attendees, and employees on short-term assignments abroad.

PRO TIP

Layering these protections with core benefits builds resilience, boosts employee confidence, and strengthens talent retention in competitive global markets.

CASE STUDY

HOW ONE SAAS COMPANY COVERED THEIR REMOTE TEAM IN 5 COUNTRIES

When a fast-growing London-based SaaS company expanded its hiring footprint across the U.K., Portugal, India, the UAE, and Mexico, its HR team quickly ran into a challenge: **their local plans couldn't keep up with their global growth.**

Employees had inconsistent access to care. Some had no coverage at all. Managing five different policies in five different countries was time-consuming, expensive, and frustrating for HR and employees.

BEFORE: FRAGMENTED AND RISKY

- Employees relied on local public or private systems, none of which covered travel, dependents, or consistent benefits.
- HR struggled with compliance across multiple jurisdictions.
- Coverage gaps led to out-of-pocket expenses, stress, and retention risk.

AFTER: ONE GLOBAL GROUP PLAN

The company partnered with a licensed broker to implement a **Global Group Health Insurance** plan tailored to remote and hybrid teams.

KEY IMPROVEMENTS:

- One streamlined plan covering all 5 countries
- Emergency, preventive, and mental health care included
- Dependents and spouses covered
- 24/7 multilingual support for employees
- Centralized billing and admin tools for HR

RESULTS IN THE FIRST 6 MONTHS

- 40% reduction in HR time managing benefits
- 100% coverage compliance across all jurisdictions
- Significant increase in employee satisfaction (tracked via internal engagement surveys)
- Predictable global premiums that scaled with hiring

Note: This example is a composite scenario based on real client needs and outcomes. All details have been anonymized for illustrative purposes.



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We went from a reactive benefits process to a proactive global strategy. Our team feels valued, and we finally have a plan that grows with us.

**Head of People Operations,
SaaS company with 60+ international employees**

FAQS & GLOBAL BENEFITS INSIGHTS

? Why consider a group plan if employees already have local coverage?

Local plans may meet in-country requirements but often fall short for an international workforce lacking worldwide medical access, consistent benefits, or key protections like mental health or dependent coverage.



A single, global plan creates parity across regions, supports duty-of-care compliance, and strengthens your ability to attract and retain talent worldwide.

? How do team size and structure impact eligibility?

Most insurers require a small minimum, often as few as two full-time employees in multiple countries. However, coverage type, risk profile, and growth plans can influence your options.



Early planning matters. Even small globally distributed teams can secure scalable coverage that grows with their headcount and footprint.

? Can different types of employee benefits be combined?

Yes. Global benefits packages often integrate health, life, disability, and travel protections into one program. This can simplify administration, strengthen your benefits offering, and improve cost efficiency.



Bundled coverage streamlines operations and ensures employees have a coordinated safety net, which is critical for global mobility and talent retention.

? What factors most influence the cost of global coverage?

Premiums depend on headcount, employee demographics, geographic risk profiles, and coverage scope.



Pricing is not just about cost, it's about value. Well-structured plans can manage risk, improve predictability, and deliver benefits employees truly value, often with a better ROI than piecemeal local policies.

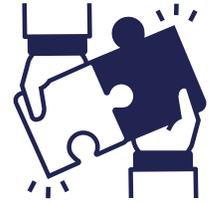
? What's the biggest mistake companies make with global benefits?

Many organizations focus solely on cost, overlooking coverage gaps across countries or employee groups. These gaps can create compliance risks, unexpected liabilities, and dissatisfied employees. The most successful programs take a holistic approach, balancing cost, compliance, and the overall employee experience.



Balancing cost with coverage breadth safeguards both your organization and your people.

NEXT STEPS: BUILDING YOUR GLOBAL BENEFITS STRATEGY



If you're ready to build or refine your global benefits program:

- 1 Review Your Current Coverage**
Identify gaps across health, life, disability, and travel protections.
- 2 Consult a Global Benefits Advisor**
Tailor coverage to your team size, structure, and growth plans.
- 3 Compare Provider Options**
Balance cost, compliance, and employee experience to maximize ROI.

WHY IT MATTERS

Well-structured global benefits help you attract and retain top talent, maintain compliance in every location, and protect your organization from unexpected risks.

TRUSTED WORLDWIDE

Partnering with leading global insurers to deliver coverage in 190+ countries.

GET STARTED TODAY

[Request more information](#) from our global benefits team to review your coverage and discover tailored solutions for your organization.

BEFORE CONNECTING WITH ICI, THINK ABOUT:

- Where are your employees based today?
- Which benefits matter most to your team?
- Are you planning expansion into new regions in the next 12–24 months?

PROTECT YOUR GLOBAL TEAM WITH CONFIDENCE

Comprehensive Insurance Solutions for Global Mobility



WHO WE ARE

At International Citizens Insurance (ICI), our mission is to help international citizens and groups navigate their journeys with expert guidance and comprehensive insurance solutions, ensuring they feel protected and supported throughout the entire process.

WHY CHOOSE ICI

TAILORED COVERAGE FOR DIVERSE NEEDS

Whether you're a multinational corporation, a nonprofit organization, or a remote team, ICI delivers customizable global insurance plans to suit your group's unique needs.

From international health and life insurance to travel coverage, we make sure your team is protected no matter where they are.

EXPERT GUIDANCE EVERY STEP OF THE WAY

Navigating the complexities of global insurance can be challenging. Our licensed agents will partner with you throughout the process, from selecting the right plans and coverage to managing claims and renewals.

We're committed to ensuring a smooth experience and supporting you every step of the way.

STREAMLINED ADMINISTRATION

With ICI, managing your group insurance has never been easier. A single policy can cover everyone, reducing administrative hassles and providing a seamless experience.

Comprehensive Benefits

Our plans cover a wide range of needs, including:

- Health Insurance
- Life & Keyman Insurance
- Income Protection
- Accident Insurance
- Travel Medical Insurance
- Liability Insurance

Trusted Partnerships

ICI partners with global carriers to provide exceptional coverage and support, prioritizing protection for your people.



Client Testimonials ★ 4.9

We're proud of our **4.9/5** star rating. Explore real client stories and see how we've earned their trust.

REQUEST INFORMATION TODAY:

GET A QUOTE