



A GUIDE FOR HR MANAGERS:

# COMBATING STRESS AMONGST YOUR EXPAT WORKFORCE

2021 CIGNA 360 WELL-BEING SURVEY

## EXECUTIVE SUMMARY

In the past year, human resource (HR) managers have been put to the test, working tirelessly so employees had adequate infrastructure and support to manage their stress and ensure that it was ‘business as usual’ despite the ongoing challenges of the pandemic.

As vaccination programs have taken effect and the return to the office begins, we start to understand what a post-pandemic world looks like, employers and HR managers need to recalibrate their talent management strategies to support their workforce in the long-term, understanding that a one-size-fits-all approach is unlikely to be the answer.

One area that HR managers need to address is globally mobile, or expat, workers who have been one of the demographic groups most impacted by the pandemic. Many expats have not been able to travel to see loved ones, or even return to their home countries and these pressures have often been coupled with a heavier workload than before the pandemic which has increased anxiety for many. Expats are now reassessing what really matters to them and even questioning whether to continue their overseas adventure.

In the latest **Cigna 360 Well-Being Survey**, we breakdown the drivers and changing preferences for the expat workforce, looking at how they have fared and providing insights for talent managers and business leaders on how they might better support their staff.



### ABOUT THIS REPORT

To monitor and track the annual evolution of well-being, the **2021 Cigna 360 Well-Being Survey – On the Road to Recovery** looked at five key components – family, financial, physical, social, and work. In partnership with Kantar, a leading data, insights and consulting

company, Cigna International has analyzed the findings to uncover the latest trends and challenges for health and well-being.

We surveyed 18,043 people aged 18 or above, in 21 markets around the world asking them to complete an anonymous 20-minute online survey covering our key themes. The markets covered were Australia, Belgium, China, Germany, Hong Kong, India, Indonesia, Japan, Kenya, New Zealand, Saudi Arabia, Singapore, South Korea, Spain, Taiwan, Thailand, The Netherlands, Turkey, UAE, UK and USA.

The fieldwork for this survey was completed in April 2021.



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## PROFILE OF EXPAT WORKERS CHANGES DURING THE PANDEMIC

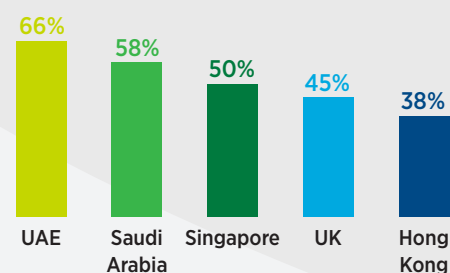
The demographics of the expat population have changed, and although we have not seen a drop in the number of expat workers overall, the pandemic has seen a different profile of overseas worker emerge.

Typically expat workers are men with young families, however, the pandemic has led to some families returning home and hence a greater proportion of working expats are now women and singles. As pandemic restrictions ease, this trend is likely to reverse with more families willing to move abroad.

Our research also shows that, despite the pandemic, people still aspire to the expat life, attracted by the career opportunities and cultural experiences offered by moving to a new country. By welcoming a diverse group of workers across their markets, businesses can build a more globally representative company that enables them to unlock new, global opportunities. However, to achieve this, it's essential there are robust health and well-being structures in place to help expats adapt to, and feel a part of, the local culture and community.

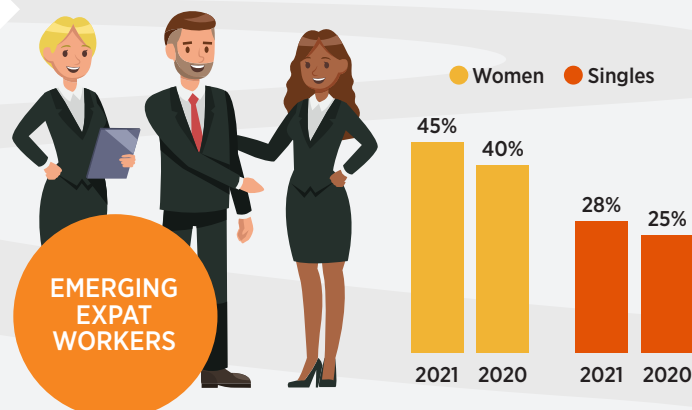
This should include support getting set up with the basics – such as arranging bank accounts, registering for local ID and finding a place to live – alongside how to access the healthcare system and navigating the local education system. It is also important to ensure that new arrivals are provided with the essential social support to support their well-being. This could include creating community groups or mentorship programs with a mix of more experienced expats and locals to build collegiality and to help them settle into their new environment and culture.

### WORK IS THE PRIMARY REASON FOR MOVING OVERSEAS, MORE PROMINENT FOR THOSE IN THE MIDDLE EAST



% of expats in each market who relocated for career opportunities

### WOMEN AND SINGLES TAKING MORE OVERSEAS ROLES DURING THE PANDEMIC



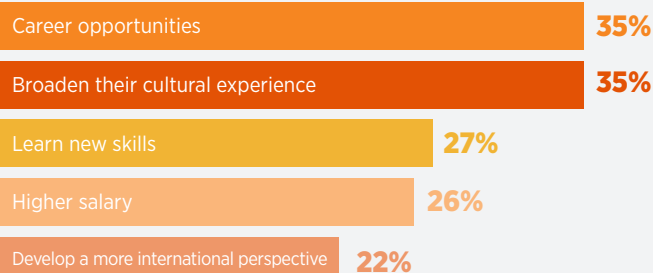
EMERGING  
EXPAT  
WORKERS



TYPICAL  
EXPAT  
WORKERS

Male, 25-49, married with  
younger children under 18 years  
of age and higher salaries

### KEY MOTIVATORS TO BECOME AN EXPAT WORKER IN THE NEXT 24 MONTHS

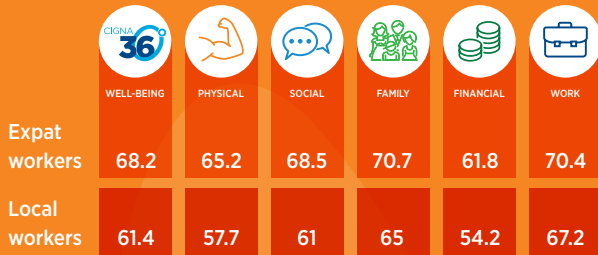


### TOP TIPS TO SUPPORT A MORE DIVERSE EXPAT COMMUNITY

- Develop orientation/relocation guides for new expats, including helpful resources covering getting set up in your new country, culture and traditions, useful local websites, doctor recommendations, health insurance coverage, as well as curated legal information.
- Create community groups/mentorship programs to help expats acclimatize to their new environment and culture thereby creating a support group for new expats.
- In COVID-19-restricted countries, new expats should be given at least some access to the office to help them adapt more quickly to the local working culture.

# HEALTHCARE AND WELL-BEING JOURNEY AMONG EXPAT WORKERS DIFFERS

## EXPAT WORKERS SCORE HIGHER THAN LOCAL EMPLOYEES IN ALL WELL-BEING SCORES



**Although expats tend to have higher well-being scores than local workers, it is important that proactive support is provided for this group.**

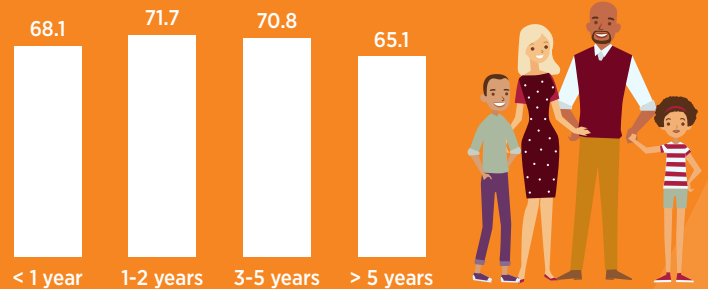
For example, despite the higher than average scores for family and work well-being, expats will often identify with their professional identity more heavily than those who live in their home country, which can lead to a lack of work-life balance and a decline in health and wellness.

We also see growing insecurity amongst expats about their financial well-being, an area where they tended to score highly prior to the pandemic. However, with many expats unable to access state supported retirement schemes, the uncertainty regarding the global economy has increased anxieties.

The length of the individual's expat experience also has a significant impact. Those with over five years tenure reported the lowest well-being scores of any expat group and although still higher than the local worker average, it shows signs of fatigue with the lifestyle. For those less than 1 year into their expat adventure, well-being scores are also low, a reflection of the fact that their time overseas has been overshadowed by the pandemic and global travel restrictions, and hence their expat experience has not been a typical one.

Therefore, HR and business leaders need to look to put in place support systems that support expat's well-being today, while also helping them to plan adequately for the future. Programs that track working hours can be incredibly valuable to help identify those who could benefit from greater support and expert advice to plan for the future.

## TIME SPENT OVERSEAS IMPACTS 360 WELL-BEING SCORE



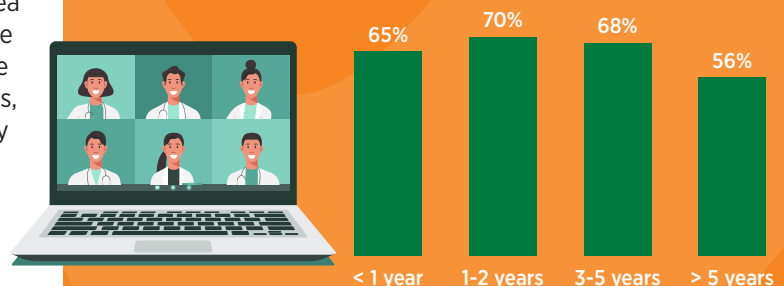
## EXPATS REPORT MORE POSITIVE WELL-BEING IF THEY HAVE HIGHER:

- Relationships with family and friends
- Resilience
- Income levels



## EARLY EXPAT WORKERS ARE MORE LIKELY TO USE VIRTUAL HEALTH FOR THERAPY AND COUNSELLING

Virtual health is most likely used by expat workers to address mental health challenges compared to local employees (42%).



## TOP TIPS TO RETAIN EXPAT WORKERS

- **Enhanced health insurance** that covers mental health services and virtual health services, the latter is particularly popular among expat workers who have spent 1-2 years' overseas.
- **Access to doctors that can speak the language** of the expat workers, especially for those early in their expat journey.
- **Whole health well-being programs**, to tackle the differing needs of expats, from physical through to financial health.



## STRESS LOOKS DIFFERENT IN THE NEW NORMAL DESPITE HIGHER RESILIENCE

Employees globally are adapting to new ways of working and the realities of a life, where boundaries are unclear and new stressors and concerns are emerging.

The great resignation trend since the onset of the pandemic has profound implications for how HR and business leaders should look at talent management strategies to attract and retain talent.

While expat workers are more resilient than locals, even when faced with a higher level of stress and family concerns, the stress they face is not normal and shouldn't be accepted as such. Businesses looking to attract and retain top talent must play a larger role in providing expat talent with support systems, such as stress management workshops, that help them manage their overall stress and concerns.

Working arrangements with virtual or hybrid options and more flexible working hours can help them better manage their work-life balance. This will allow expat workers time to spend with family and community, but equally with colleagues, ultimately helping to build overall resilience. HR managers should also regularly check-in on their employees to ask how they are doing outside of work, as a bridge to a broader conversation on employees' whole health.

Additional well-being support that goes above and beyond can also help their expat workforce manage stress. Well-being applications by healthcare providers may include global telehealth consultations, confidential counselling sessions and stress management support. Providing financial planning education and retirement support can also help ease expat employees' worry about their family finances.

### NEED TO ADDRESS THE GAPS IN SUPPORT FOR EXPATS

	Preferred vs Reality
Enhanced health insurance coverage	57% vs 29%
Holistic support and resources to help manage work-life balance	57% vs 30%
Company understand and care about them	56% vs 31%
Mental health support	56% vs 30%

### EXPAT WORKERS ARE MANAGING HIGHER LEVELS OF STRESS

89%



of expat workers say they are suffering from stress, compared to 81% of locals

### COMPARED TO LOCALS, EXPAT WORKERS SCORE HIGHER IN THEIR WORRIES AROUND:

	Expat	vs	Local
Lack of job opportunities	24%	vs	14%
Family finances	30%	vs	22%
Education / studies	16%	vs	7%



45% OF EXPAT WORKERS

HAVE HIGH RESILIENCE

COMPARED TO 37% OF WORKERS

LIVING IN THEIR HOME COUNTRIES

HIGH RESILIENCE, those with strong connections with family and community and with a strong support system, have the ability to QUICKLY RECOVER from challenges and manage stress.

### TOP TIPS TO HELP EXPAT WORKFORCE MANAGE STRESS

- **Integrate a way of virtual / hybrid working** that will allow expat workers time to spend with family and community but equally with colleagues, ultimately helping to build overall resilience.
- **Checking-in with employees regularly** to ask, how they are doing outside of work.
- **Enhanced health insurance** that provides comprehensive cover (including spousal benefits) for essential hospital stays and treatments, as well as flexibility to add optional benefits to meet individual needs/budget.
- **Provide well-being support** through applications by healthcare providers.
- **Financial planning education/retirement support.**



### The pandemic has been a huge catalyst for change for HR and business leaders, ushering in new ways of living and working.

As we adapt to this new reality, many expat workers will be looking to employers for help to adjust to their new work and home life, and for ongoing health support, including managing their stress and anxiety. Businesses that can support the needs of different tenure expat employees are well-positioned to create a globally representative business that can unlock new opportunities.



Helping new expat employees settle into a new country with onboarding and integration support can significantly improve how they adapt to their new life. With COVID-19 restrictions still part of the reality in many places, expats should be given at least some access to the office to enable them to adapt to the local working culture. HR and business leaders must also look beyond traditional modes of support systems, providing support to help expat employees manage their stress and future-proofing their finances.

Enhanced health insurance that covers themselves, their spouse and children, alongside a robust employee support program (EAP), is essential for overseas workers. As they stay overseas, the type of support they need will evolve – from short term adjustment to long term planning. Newer expats may look for firms to provide access to doctors that can speak their language or are from their home country – hence improving overall familiarity. In contrast, those with over five years tenure may prefer the flexibility to add optional benefits to their package, such as mental health support, to provide more comprehensive support to themselves and their family.

Employers that can demonstrate a commitment to providing holistic benefits packages and a flexible working environment, whether it is to early or long tenure expats employees, will remain competitive in the long-term.

### ABOUT CIGNA INTERNATIONAL

**Cigna's mission is to improve the health, well-being, and peace of mind of those we serve by making health care simple, affordable, and predictable.**

**We make it easy to get care – letting you choose how, when, and where you want it – from virtual health, to specialist consultants.**

**We make health care more affordable by partnering with providers who provide quality, cost-effective care.**

**Our goal is to provide you with health care coverage that is predictable – every step of the way.**

### A NOTE ON METHODOLOGY

Survey respondents were recruited from online panels that undergo rigorous quality control. The panel composition is representative of the adult population in each of the surveyed markets. Depending on population size and complexity, a sample size of either 500, 1,000 or 1,500 respondents was surveyed to provide statistically significant findings which can be extrapolated to the general population. In addition, age and gender quotas were set based on their respective proportion of the population.



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