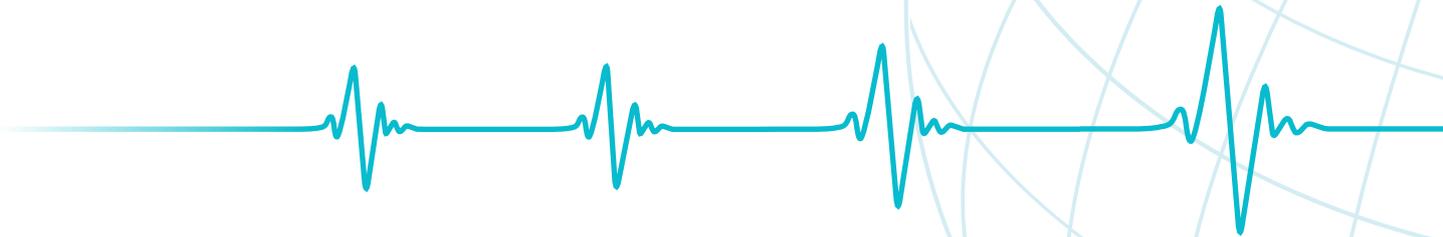


CAPITA

assure STA

Delivering healthcare excellence for international assignments



A robust international approach for short-term assignees

We are now seeing a real shift in global market trends and the creation of a different type of expatriate, where commuter and short-term assignments (STA) are becoming more common. STA are increasingly being used by organisations to supplement the traditional expatriate assignment.

Company forecasts suggest over 60% of companies globally expect to see a rise in the number of their short-term assignees (ECA International, 2014). Even if expatriates only represent a small proportion of your workforce, the time and resources involved in managing them can be immense.

We've identified that for employees embarking on an international work assignment for less than a planned twelve month period, options are limited when it comes to sourcing suitable International Private Medical cover to support the ongoing healthcare needs of this group of employees. Previously, when an employee moved abroad for less than a year, clients would either:

- Rely on an inappropriate Travel Insurance policy.
- Buy into a full twelve month contract, paying a premium for what could be considered over-insurance in many instances.
- Self-insure, not utilising any kind of policy to off-set the medical risk.

However, if your employees are now relocating abroad, or travelling on an overseas assignment for only a few a months, you don't need to take out the full annual international private medical insurance policy, as this is inefficient from both a cost and cover perspective.

Our approach is underpinned by a simple but highly effective rationale, which we call **Assure STA**. In order to develop a robust risk strategy and to attract, motivate and retain global talent, you need to provide affordable, self-sustaining and relevant cover.

assure STA

affordable

Costs must be within budget and deliver measurable value-for-money.

self-sustaining

Future costs must be clear, predictable and manageable.

relevant

Benefits designed specifically with short-term assignees in mind.



Meeting the risk challenge

Short-term assignments are becoming more popular with organisations and therefore the awareness of the risks associated is becoming increasingly important.

Not having appropriate short term policies in place leads to not having enough cover or having to purchase annual policies with no guarantee of a return of unused premium if cover is cancelled before the end of the period. This is not only costly but inefficient in terms of the additional cover under a full IPMI plan.

Assure STA can help you to reduce the risks and provides your employees with access to tailored inpatient and outpatient benefits including: complimentary therapies, emergency dental cover, emergency medical evacuation planning and repatriation.



Introducing Assure STA

An International Private Medical Insurance solution for short-term assignees that provides flexible and comprehensive medical cover at an affordable cost.

Our International consultancy team has developed a cross-border medical insurance proposition, specifically aimed at the short-term assignees.

This solution is designed to provide cover for those of your employees who are seconded abroad but for a shorter period than the traditional longer term expatriate assignment, which would require a more comprehensive International Private Medical Insurance cover.

We ensure cover is provided in three month tranches and has the flexibility to be extended for a further three month period wherever your employees are in the world. The premiums are determined according to your employees' age and location. There are two areas of cover; Worldwide including USA and Hong Kong and Worldwide excluding USA and Hong Kong.

1



Period of cover

Minimum of three months cover, renewable on a rolling basis, so flexible enough to adapt to changing circumstances.



2



Benefit design

Tailored benefits appropriate for a shorter assignment period and ancillary benefits (e.g. maternity cover) either scaled back or removed altogether.



3



Underwriter/provider

This product is presented in conjunction with long-established expatriate insurers with global expertise.



Capita – the perfect international partner

We understand the diverse needs of the International marketplace.

We have an expert team of International Consultants that has proven track record of delivering world-class risk management solutions that:

- Deliver measureable value
- Challenge the status quo of the traditional provider selection
- Are optimised to the particular needs of the expatriate market

Whether you're part of small, large, or multinational organisation, we'll ensure you receive the ideal plan aligned with your specific needs.

Assure STA will provide you with a robust risk strategy and your employees with relevant tailored benefits at an affordable price. Employees are underwritten at the beginning of the contract period and cover can be extended in three month tranches adapting to the needs of the business and to suit all assignment timescales.

Working in partnership with Capita and with the support of our specialist International team, you will successfully address medical insurance issues for short term assignees, within an overall strategy of international readiness.

Next steps

If you'd like to find out more about the difference **Assure STA** can make to your business, please contact your usual Capita consultant or email:

ceb.marketing@capita.co.uk





Employee benefits

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