

Duty Of Care Is Not Only A Legal Obligation, But Also An Employer's Moral And Social Responsibility

Demand for employers to show moral and societal commitment to their workforce is as crucial as ever. Duty of care is not only a legal obligation, but also an important part of a being a responsible and ethical employer; after all a business is nothing without its people.

In a global marketplace, businesses increasingly need their employees to be more mobile, taking on both short and long-term assignments in new territories that may be very different to what they are used to at home. The challenges this can bring will vary depending on the employee's situation and indeed personality, therefore it's crucial that employers look at the individual needs of staff to ensure they are being thoroughly supported throughout their journey.

Globally mobile individuals benefit in many ways from their experience of working abroad, not to mention improved career opportunities and experiences, but this can often come at a cost to their personal and family health and wellbeing. Our recent Cigna 360° Wellbeing Survey shows that eight in ten people are experiencing stress, with one in five saying that they have 'unmanageable stress', therefore it is vital employees are provided with opportunities that encourage and enable them to lead healthy lives, and moreover, make choices that support their wellbeing.

Transitioning and settling into a new location can be a daunting experience, with language and cultural barriers often making it difficult and overwhelming when looking for local healthcare or medical guidance. We know that workplace wellbeing is one of the most important factors employees look for in a potential company, and this goes without saying for globally mobile employees who face extra emotional and wellbeing challenges in their host country. However, less than half (42%)¹ of globally mobile employees feel their employer offers adequate "duty of care" to them.

Meeting The Changing Healthcare Needs Of Globally Mobile Employees

There is real opportunity for employers to adopt a supportive and inclusive network

for their staff when they work abroad. Through appropriate resources and materials, employers can help create a positive environment for their globally mobile workforce and encourage and enable them to make healthy choices that support their health and wellbeing.

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This can range, for example, from providing quick and easy access to counsellors and/or EAPs (employee assistance programmes) to promoting a healthy, balanced lifestyle by signposting employees to resources, advice and support to help them achieve a healthier life. It is important for companies who already offer these programmes, to be encouraging their employees to take full advantage of the health and wellness benefits.

Employee wellbeing doesn't need to be costly either. Wellness goals such as creating a working environment where breaks are regularly enforced, and where employees feel comfortable leaving the office is a good place to start. Encouraging staff to go outside and participate in exercise can often be compromised by our sedentary work life, but the introduction of flexible working has made the balance between work and family life easier. It is also important that employees get natural light exposure, especially during the colder months when they may suffer from SAD (seasonal affective disorder). Exercise can also help improve an employee's mood significantly, with outdoor exercise being a cost-effective way of motivating the workforce.

Working practices are naturally different in each country, however, employers should be responsible for ensuring the ergonomics of space are up to a legal specification to create a comfortable working environment. Most people are unaware that a poorly designed workstation and subsequent poor posture can result in serious health problems.

We also hear a lot about stress in the workplace which unfortunately has become common place in the modern-day workforce. Many of the issues suffered by employees working abroad are both predictable and preventable, and early intervention has always been a key focus for us. The earlier employees can receive treatment for their condition, the faster and better their recovery will be.

Organisations rely heavily on having a healthy and productive workforce, but with growing demands and longer working hours, two thirds (72%)² of globally mobile individuals feel unhappy with the amount of time spent with friends or family. It's important therefore to always remember that it's not just physical health that needs attention; mental health is equally as important.

Our Duty Of Care Approach Is Not Static And Is Continuously Evolving And Improving As We Learn From Analysis And Customer Experience Stories

Ensuring globally mobile employees' welfare when working abroad isn't merely an ethical



consideration, it's an obligation. Employer's liability is a reality and breaching this duty of care risks claims of negligence, reputational damage and importantly, employees' wellbeing.

With the globally mobile becoming a major workforce, their preferences and expectations need to be managed carefully. To perform at their best, these employees must feel protected and supported as they adjust to their new roles in unfamiliar surroundings.

References:

1. *Cigna 360° Well-being Survey - Globally Mobile Individuals*
2. *Cigna 360° Well-being Survey - Globally Mobile Individuals*

Recognising the emotional and wellbeing challenges employees and their families face in a new country, and the duty of care employers need to fulfil for their overseas workforce, we recently launched a new mobile health and wellbeing app which is designed to provide tailored clinical and lifestyle

support to globally mobile employees. Cigna Wellbeing® provides fully integrated 'real time' access to care and health coaching, at the touch of a button via a single access point.

Not only does it provide direct access to specialist doctors, nurses and counsellors via the Telehealth feature, but with preventative care and behavioural change at the heart of the new app, the innovative lifestyle management programmes educate, inspire, engage and motivate users to become more involved in their own care, and to ultimately live a healthier lifestyle.

A key feature for employers includes the ability to provide tailored reports offering insight on staff health and wellbeing, engagement levels and behaviour data such as usage metrics and health assessments. Wellbeing assessment results can also be shared with the employer (whilst protecting the employee's identity), providing sound business insights and direction.



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Peter trained in medicine at the Royal Free Hospital School of Medicine in London. He is an accredited specialist in respiratory diseases and still practices medicine on a part-time basis at the Whittington Hospital in London.

Peter has been at the forefront of the digital health "revolution" over the past 15 years having helped a number of organisations in the UK and US develop their market ready solutions.

Associate Medical Director for Cigna Global Health Benefits since 2015, he has recently been appointed Medical Director, Cigna Europe, and is responsible for the medical management of the European corporate book of business as well as the UK and Spanish domestic businesses.

Cigna Global Health Benefits® is a premier health services provider for global employers. Cigna delivers an expansive array of seamless global benefit solutions to meet the rapidly evolving needs of organisations with a globally positioned workforce.

Dedicated to helping people improve their health, wellbeing and peace of mind, Cigna provides easy, affordable access to quality healthcare around the world.

With an unmatched 50 years of global health benefits experience, Cigna's rich expertise and global resources are a testament to why the world's top employers trust us to deliver quality solutions for their employees and families. With 45 local licenses, Cigna is poised to offer locally relevant and compliant solutions to support employees working and living in more than 200 countries and jurisdictions. And, with access to Cigna's global health care professional network of more than 1.5 million, employees and their families are able to get the quality care they need, wherever an assignment takes them.

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