



Expatriate Benefits

The globalisation of the commercial world has increased the frequency with which corporations send employees with specialist expertise overseas.

Being away from their home country for long periods of time often means that in the event of an accident, illness or injury, workers might not have access to healthcare or compensation benefits such as those provided in their home country.

Our Expatriate Benefits team design and manage a large number of expatriate programmes providing cover for multi-national corporations with expatriate employees all over the world. The programmes are specifically designed for expatriate employees and their dependants whilst working abroad on business, or non-resident visitors into Australia not eligible for Medicare.

Type of Cover

We have developed a wide range of covers for the whole range of different employee groups. These include Staff Compensation (death, disability and loss of salary for work related injury or illness), 24 hour cover for Expatriate Health programmes, Term Life, Personal Accident and Sickness, Business Travel, Malicious Acts, Keyman and Special Contingency Risk programmes.

The scope of cover and benefit limits can be set to suit each corporation's requirements and can either be specific by type of risk or a combination of the following:

- **Medical expenses:** Willis has a specifically designed Medicare compliant facility that provides benefits in both host and home country covering hospital, medical, dental, optical and ancillary expenses for both routine and emergency treatment.
- **Personal Accident Cover:** This policy can cover a range of benefits but typically will provide a capital sum in the event of accidental death or permanent total disablement.
- **Malicious Acts and War Risk:** The policy is designed to cover all expatriate employees against death or disability caused directly or indirectly by one or a number of events, including war and terrorist attacks. Cover can be arranged on a worldwide basis or for specific countries.

What Willis Employee Benefits Provides

- Our consultants dedicate themselves to assisting organisations with the special requirements associated with working overseas, including the provision of strategic guidance and hands-on assistance across all areas of expatriate benefits.
- We ensure that expatriate benefit programmes are:
 - Compliant with local laws and regulations.
 - Consistent with the corporation benefits philosophy.
 - Appropriate and competitive.
 - Cost effective.

Willis