



Addressing important topics, highlighting improvements and providing updates that are relevant to you, your business and employees

> United Healthcare <sub>Global</sub>

## Welcome

Welcome to GlobalConnect, our Q2 newsletter bringing news from across UnitedHealthcare Global.

In this edition, we wanted to take time to reflect on some of the global issues impacting the way we live and work. In these ever-changing times, it is important that we work together to understand the challenges faced when sending employees and their dependants around the world. Through the insights we gain from our own medical and security intelligence teams, and in collaboration with our global network of medical experts, we continue to provide the relevant benefits and services you need to protect your people and assets and the communities we serve globally. As ever, I would like to take this opportunity to thank you for making UnitedHealthcare Global your trusted healthcare provider.



Janette.

Janette Hiscock, CEO, UnitedHealthcare Global, Europe



## Case study spotlight

#### Providing support during a pediatric medical crisis

#### Situation

A Ukrainian family had a young child who recently underwent a life-saving brain surgery in their home country of Ukraine. However, due to the Russian invasion, the family fled to Germany and was left without crucial care and a post-surgery rehabilitation plan for the child.

Our client who is supported by our UK intermediary partner, was aware of the urgent situation and contacted UnitedHealthcare Global asking for humanitarian assistance for the family. Even though UnitedHealthcare Global was not the family's insurance provider, our team stepped in to give the family support and guidance needed in this challenging situation.

While medical care access was available to displaced Ukrainians in Germany, there was not an easy way for the family to determine who to contact or where to go for the specialised neurological pediatric care that was critical to help ensure the child's healthy recovery.

Besides logistic issues, a language barrier presented additional difficulties in an already highly stressful, and time sensitive situation.

Clear and constant communication, as well as connection to the right providers was key to supporting the family in this medical crisis.

#### Outcome

- The UnitedHealthcare Global team quickly assessed the situation and implemented emergency protocols. The team identified qualified providers near Munich and contacted the pediatric neurological team at a local children's hospital to make them aware of the situation so they could be prepared to guide the family through treatment.
- Additionally, UnitedHealthcare Global provided a specially translated Ukrainian registration guide to help the family understand the next steps to receiving care at the hospital and where to go for pediatric rehabilitation services. From navigating the Germany's Upper Bavarian government process for a medical treatment voucher for the family, to helping determine the local providers capable of handling a complicated pediatric medical case, the family was supported every step of the way with no cost to the family or client who highlighted the situation to our team, to ensure the child got quality care when they needed it most.



## **Country spotlight: France**

France, the largest country in Western Europe, has long been a gateway between the continent's northern and southern regions. Its lengthy borders touch Germany and Belgium in the north; the Atlantic Ocean in the west; the Pyrenees Mountains, and Spain in the south.<sup>1</sup>

France offers travellers an opportunity to experience international sporting events, fairs, celebrations, and festivals. From Bastille Day and Paris Plages to the Tour de France, 2022 Evian Championship and the Paris Japan Festival. France will host the men's Rugby World Cup in 2023 as well as the summer Olympics and Paralympics in 2024.<sup>2</sup>

#### Culture

As one of the oldest nations on Earth, it is also the most ethnically diverse country in Europe. These deep and broad influences have made France a world leader throughout history in nearly all aspects of culture, including cuisine, winemaking, politics, philosophy, music, art, film, fashion, literature, and sports.<sup>1</sup>

- French is the official language and the first language of 88% of the population. It is the second most widely learned foreign language in the world, according to the French Ministry of Foreign Affairs and International Development.<sup>3</sup>
- Catholicism is the predominant religion in France. In a survey by the French Institute of Public Opinion (IFOP), 64% of the population (about 41.6 million people) identified themselves as Roman Catholic.
- The French believe in égalité, which means equality, and is part of the country's motto: "Liberté, Egalité, Fraternité." They take immense pride in their nation and government and are typically offended by any negative comments about their country.<sup>3</sup>
- Food and wine are central to life at all socioeconomic levels, and much socialising is done around lengthy dinners in French households.
- Art is everywhere in France. Gothic, Romanesque Rococo and Neoclassic influences can be seen in many churches and other public buildings. The Louvre Museum in Paris is among the world's largest museums and is home to many famous works of art, including the Mona Lisa and Venus de Milo.<sup>3</sup>

### **Travel tips**

- While the official language is French, English is widely understood in most major cities.
- The title "Mademoiselle" should be avoided, as it can be considered condescending or offensive.
- The use of skimming devices to steal credit and debit card information is an increasing concern. Travellers should only use ATMs in banks or other controlled areas when dealing with money.
- It is illegal to be without identification in France. Visitors should carry their passports, as they may encounter impromptu identity checks.
- Tap water is generally safe to drink in most major cities.
- Tips ("service compris") are included in restaurants and cafes bills. Restaurant patrons customarily leave small change along with the tab – or more - for exceptional service. In general, taxi drivers are tipped at 5-10% of the metered charge. Porters at transport depots and hotels usually receive one or two euros per bag.
- To contact emergency services via phone, dial 112

#### **Health care**

The standard of medical care in France is extremely high and is consistently ranked among the best in the world. Its health care system provides universal coverage for all citizens and residents. The scheme encourages cooperation between public and private hospitals as a means of ensuring that a full range of care is available to patients regardless of their point of entry into the system.

There are two types of hospitals in France:

- 1. State-run hôpitaux (or more commonly centre hospitalier) or public hospitals account for most of the total hospital beds in France. It may be categorised as a general or local hospital (CH), a regional hospital (CHR), a specialist hospital (CHS), or one linked to a university (CHU).
- 2. Privately run clinics that are state-approved and operate within the public system.

In general, hospitals are well-staffed with highly trained clinicians, with the best hospitals located in Paris and large urban areas. Although there is no significant difference in the quality of medical care offered in public and private hospitals, the most technologically advanced and capable intensive care facilities can be found in public hospitals, and all meet international standards.

For emergency care, only a few hospitals within each region have fully equipped emergency units. Smaller hospitals have basic emergency units.

Outpatient care is available from specialists based in hospitals and in private offices, and from the offices of general practitioners, many of which provide house calls and handle routine pediatric and gynecological care. Doctor's offices are often found in a home or apartment building.

#### Security

UnitedHealthcare Global puts the overall threat assessment in France at Medium.

In general, the security concern visitors to France are most likely to encounter is crime. Petty crime is common, particularly in the country's larger cities. Strikes in the public and private sectors occur frequently and may disrupt services used by travellers, including transportation.

Large street demonstrations also occur regularly throughout the country, frequently disrupting transportation services. Although protests are generally peaceful, they sometimes devolve into violence.

The threat of terrorism perpetrated by Islamist militants – such as those affiliated with or inspired by al-Qaeda or the Islamic State (IS) – and other extremist elements, represents a continuing threat in France. Several terrorist attacks have occurred in France in recent years. Future attacks could involve large-scale bombings or less sophisticated but still deadly smaller-scale assaults. Additionally, there is a persistent threat posed by individuals who can carry out "lone wolf" attacks that are difficult to detect or prevent.

#### Sources:

- 1 National Geographic
- 2 Paris Insider's Guide
- 3 Live Science

## Wellbeing spotlight

## Helping Employers Remain Poised for Recovery as Disruption from the Pandemic Lingers

When Optum 2021 International Wellness in the Workplace (IWIW) Benchmark Study <u>survey</u> was conducted in April 2021 — about 18 months after the initial COVID-19 outbreak — countries were in various states of reopening and dealing with the Delta variant. As the world continues to emerge from the most extensive social and economic disruption in recent memory, one thing is certain: redesigning the business for remote workers is a necessary step for recovery, and findings from the 2021 IWIW study show employers making strides in the workplace wellness arena.

Companies believe their workforce is resilient and report that employees' overall wellbeing is back to pre-pandemic levels. The survey found that over 60% think employees' wellbeing is the same or better because of COVID-19 related work/life changes. Employees reported similar findings (70%). Yet employers are more apt to believe they take a genuine interest in employee wellbeing than employees. More companies than before the pandemic say establishing a culture of health ownership is important, and they are more likely to report that a culture of health exists than employees.

COVID-19 shined a spotlight on employee mental health like never before, and many employers realised they needed to increase the support offered to employees. A year-plus into the pandemic, companies' Health and Wellbeing strategy addresses mental health (60%) at about the same rate as physical (63%) and social health (62%).

Experts believe the psychological impacts of the novel coronavirus may linger long after the pandemic subsides.<sup>1</sup> Employee Assistance Programs (EAPs) are a crucial resource to help employees address challenges precipitated by COVID-19, and over a third (35%) say they would be very likely to use an EAP if offered. EAP counseling tops the list of onsite programmes employers are considering adding soon.

Despite evidence of cost cutting, companies are optimistic about future health and wellness (H&W) spending. Several survey findings indicate employers may be operating within more restrictive H&W budgets than before the pandemic. Since 2019, the number of companies employing dedicated H&W promotions staff has dropped from 98% to 94%. Also, before the pandemic, 83% of companies had full-time promotions staff; now 78% do.

But findings also indicate employers are optimistic about the future. Over half of companies (56%) plan to expand their incentive strategy in the next one to three years. More employers (67%) than last year (58%) expect H&W spending to increase in the next three years. The most-cited reason for expecting funding increases is "strong employee participation," but employers also believe employees are interested in more programmes now than before the pandemic.

As they prepare for what's ahead, employers face the complex challenge of how to best address business needs and employee wellbeing. A global H&W partner can help continue to evolve and build the resiliency that's so needed — during the pandemic and beyond.

#### Five Ways Employers Can Help Employees Reduce Stress and Avoid Alcohol Issues

With the COVID-19 pandemic at the moment easing in many countries across the globe, some businesses may be returning to a more normal routine. An increasing number have begun the long-awaited return to the office and business travel, with employees taking part in more in-person meetings and workplace gatherings.

This return may bring with it additional stress. In fact, a recent survey found that an estimated 37% of people are finding work more stressful now than before the pandemic, potentially resulting in increased alcohol use.<sup>2</sup>

This article outlines a few strategies employers can consider to help improve employee well-being and encourage a healthier relationship with alcohol. Read full article written by Dr. Shoba Subramanian <u>here</u>.

## Sponsor spotlight

#### Proud sponsor of UK Health and Protection awards

We are delighted to sponsor the 'Adviser of the year' award again this year for the upcoming UK Health & Protection awards this October.

We are honoured to once again be shortlisted for Best Group International PMI provider and would like to extend a big thank you to all our Intermediary partners and everyone else who voted for us this year. We look forward to celebrating with everyone on the night. Read more about the upcoming awards <u>here</u>.

## Get in touch with us



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