

CORONAVIRUS

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EXPATS DURING COVID-19

Things to Consider If You Have an Expat on Assignment During the COVID-19 Crisis

1. Get in touch

Get in touch with your expat or expat population and come up with a plan of action. The US administration has urged all US citizens to return home if they are able. Most countries are calling for their national citizens to return home until the coronavirus risk is reduced. As an employer it is important to reach out to you employee/employees to devise a plan for the safe return to their home country or the action plan going forward if they decide to stay put.

2. Ensure they have the right contacts

If an emergency occurs (health or otherwise), make sure the expat has contact information to assistance programs, medical insurer, consular services, and legal representation if the need arises. It is important to equip the expat with the right contact information should an emergency occur. For example, many embassies can schedule appointments on behalf of the expat and even contact family members should it be necessary.

3. Inform them about their medical insurance

Make sure the expat knows what type of health insurance they have and what hospitals and networks are covered. It is recommended the expat call ahead and let the doctor's office know of their symptoms during this pandemic. Most global policies have a toll-free number on the ID card expats can call to arrange doctor visits and speak to someone in their native tongue.

4. Share their evacuation benefits and options

Many policies include evacuation benefits if a severe medical event occurs and the expat needs to be flown home or to a country that is more equipped to handle the severity of the accident or illness. The expat should know the policy name and has the policy ID with them at all times. If the expat does contract COVID-19, there is a good chance they will not be able to be medically evacuated due to restrictions on flights, quarantine, or restrictions on movement into another country. It is important to inform them of the scenarios that may occur if they become ill.

5. Provide them access to telemedicine programs

Most international health insurance policies include telehealth services, such as virtual medicine or telemedicine. This is one of the most effective ways for expats to stay home while seeking medical care and preventing further spread of COVID-19. Employers should ensure that expats have the right call information for telemedicine services. Domestic policies with telemedicine offerings will not cover an international employee.

6. Unemployment benefits may not be applicable

It is important to remember that many Americans or foreign nationals who are working outside of their home country do so with a work visa. In order to access unemployment benefits from the local government, many expats have to be in the particular country for a number of years (usually 5 years or more, but it will depend on the country of assignment). Therefore, if an expat on a work visa loses their job, they will most likely be required to leave the country of assignment. In most cases, the government would not offer unemployment benefits to expats.

Please recognize that due to the fluid nature of the COVID 19 situation advice is subject to change and is not intended as a substitute for professional legal interpretation.

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7. Fly them home

If commercial flights are available and the expat can be flown back home, do it now! Many airline carriers have reduced flights and flight schedules; therefore, it may not be possible to find a flight to a specific location. However, if employers are able to fly their expats home, they should do so now.

8. Offer assistance and compassion

Once they are home, offer assistance to get them reacclimated to their home country. An employee residing outside of their home country might be quite anxious on how the end of their assignment will impact their professional options, their family life, and their healthcare rights. It is important to take a compassionate and pragmatic approach to an unprecedented situation with the establishment of a help center to offer guidance and assistance. In most cases, expats are living abroad with their entire family and as such support is critical not just during the assignment, but after it is terminated as well.