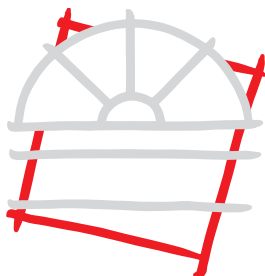


International Services for Individual Employees



Individual expatriates have particular benefit needs

Today it is no longer only HR managers in major multinationals who face the challenge of establishing international benefit arrangements and support programs for internationally mobile personnel.

Senior managers in any company relocating or recruiting personnel across national borders, even if only occasionally, must provide special international solutions for individual employees or for very small groups of internationally mobile personnel.

Single solutions mean customization

These individuals have the same requirements for risk and retirement benefits as every other internationally mobile employee. This means survivors' benefits, as well as short- and long-term disability and accident coverages. In addition, expatriated staff have special healthcare plan requirements, and all their risk benefits must take account of topics including geographic coverage and currencies.

Savings plans for the mobile individual also need to meet special requirements, not least because of issues involving tax, currencies and fund security.

Classic options involving continuation in the home country plan or joining a host country program are unsuitable for many single internationally mobile employees. There may be no host country plan, and home country coverages frequently fail to extend abroad. In addition, if the individual is a highly mobile Third Country National (TCN), innovative solutions will be needed to meet his particular needs.

Since standard solutions don't work on the international level – because the issues involved are too complex – only special solutions will do. This is precisely where ASN can assist.

We specialize in special solutions.

There are many issues to be taken into consideration

Since individual solutions have to be devised for one, or at most two or three internationally mobile employees, this can fast become an extremely time-consuming and demanding exercise. Past experience is often of little help. What you did in the past may not be relevant to the situation now. There are numerous interrelated questions to consider. Here are just some of the points demanding attention:

- **Portability and social security integration**

Since international personnel often lose their insurance benefits when they move country, portability of benefits is a serious matter. Similarly, plans based on integration with social security can result in serious gaps.

- **Taxation**

The tax consequences of employee benefits can have an undesirable impact on both employer and employee. Will benefits and/or employer contributions be considered taxable income to the employee? Can contributions be deducted for corporate tax purposes?

- **Insurance at any price?**

How can an employer obtain affordable insurance for an employee in a high-risk country or region?

- **Personnel parity**

Whereas every host country has its own local benefit regulations, expatriates' requirements are often based on the standards of their home countries. TCNs usually look to the standards of a third country or seek offshore solutions. How is it possible to meet an expatriate's benefit needs and simultaneously ensure equivalent treatment with any local staff?

Attractive conditions are the way to retain valuable specialists

In an increasingly competitive market for highly qualified staff, your company has no choice but to offer attractive insurance and retirement savings benefits to international personnel. This will not only assist you to recruit and retain the level of personnel you seek, but also help to boost their motivation and performance.

While generous benefits clearly enhance employee relations, they must also make good business sense and align with company objectives.



Above all, employee benefits must be affordable and maintainable over the long term.

Value for money is important

There's no doubt that single solutions carry a cost. However, they also provide clearly perceived value for the employee. It is crucial to understand this balance and to communicate it.

ASN is uniquely qualified to help you do this. Based on our expert experience with international mobility, we will devise an international benefit solution for individual mobile employees that bal-

ances all the organizational, financial and individual objectives involved.

We offer solutions for individual expatriates

ASN designs and implements effective international employee benefit programs for individual internationally mobile employees.

We provide solutions for international retirement savings as well as insurance for loss of life, disability and health specifically designed for the internationally mobile.

ASN's single solutions are tailored to individual needs:

- International medical insurance.
- Evacuation and repatriation programs for employees and their families in selected countries to cover medical emergencies or political unrest.
- Medical information services such as medical site and infrastructure surveys as well as medical record-keeping.
- Savings solutions that can be carried through to retirement provisions.
- Loss of Life, Disability and AD&D insurance.
- International Assignment Support including advice on visa and immigration regulations, as well as tax and social security compliance. We can also select and organize appropriate preassignment and on-assignment services, and co-ordinate service delivery.

Let ASN manage the details

The amount of time spent on a single internationally mobile employee – no matter how vital that individual is to your organization – can quickly grow out of all proportion. With ASN's support, however, the requirements of these special individuals can be quickly and efficiently managed, leaving you free to concentrate on other responsibilities. So how does ASN work with you?



We will help you from identifying employee needs to implementing the chosen solution

ASN will analyze your employee's current benefit arrangements, identify any gaps, and recommend an appropriate and cost-effective international employee benefit package. This will be balanced and designed to meet the objectives of both your company as well as of the employee.

We will find suitable providers and arrange for the new contracts and insurance policies to become fully effective.

ASN can help you, whether your employee needs a full range of benefits or a single insurance contract providing add-on cover to social security or an existing plan.

International benefits for individuals should ideally be seen as part of the entire compensation package. Should you require it, ASN can advise you on structuring the individual's total international compensation arrangement.

We also provide advice on other matters includ-

ing social security, taxation of benefits, compliance and employment issues. In addition, ASN can manage every aspect of assignment support for individuals, including preassignment services and support in the host country.

ASN provides customized and comprehensive international benefit solutions to meet your individual employee needs.

It's your call

Do you need an international benefit solution for an individual expatriate employee? Are you confident that you can manage every aspect of the assignment process for that person?

Whatever your exact requirements, ASN can assist.

Contact us to discuss how you and your employee can benefit from our international services for individuals.

Definitions

Definitions of internationally mobile employees are as varied as their needs. We have used the following terms in this brochure:

Short-Term Transferees Employees temporarily assigned to work abroad for a period of 2–12 months.

Expatriates Employees transferred from their home country to work for up to 3–5 years in another country. Also known as transferees or assignees.

Glopats Globe-trotting international employees who complete one foreign assignment after another. Also known as international cadre or globalists.

Third Country Nationals (TCNs) Transferred employees for whom neither the country of the corporation they were hired by, nor the country in which they are working, is their own country of origin.

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