



CIGNA

A Business of Caring.

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Expatriates 2008

The dominant trend we anticipate in 2008 is increased globalization. As more and more countries escalate cross-border business activities, we see a corresponding expansion of expatriate employee assignments to and from a broader range of countries. In years past, the expatriate profile was fairly predictable. Often, large multi-national employers deployed executives to Western destinations. In addition to these traditional expatriate assignments, we now see a surge in small to mid-sized companies launching overseas initiatives in locations such as the Pacific Rim countries and inpatriate assignments to the United States. The ever-expanding list of home-host country expatriate deployment combinations leads to an array of cultural, benefits and business complexities.

The Value of a Global Footprint

There is no substitute for presence. CIGNA International companies operate around the world, creating an international knowledge base ingrained throughout the organization. Our expatriate benefits business covers more than 250,000 members worldwide for more than 2,000 plan sponsors. With nearly 4 million policies in force and more than 150,000 policies sold monthly, our life, accident and health line is well-established in Asia. In addition, our international health care operations provide private medical coverage to local nationals in the United Kingdom, Spain, Guatemala and Chile. With operations in 28 countries and jurisdictions and a team of nearly 2,500 professionals and a distribution force of some 3,500 globally, CIGNA International offers consultative insight into the daily challenges of international employee assignments. Many of our employees have lived and worked abroad, providing firsthand insight into the challenges of an international assignment.

In its 13-country **CIGNALinks**® program, CIGNA International Expatriate Benefits partners with local health care providers, insurance companies and third-party administrators to provide expatriates with access to the highest quality local health care available. **CIGNALinks**® helps employers meet regulatory requirements and offers discounts, when available. Because we are engaged locally, **CIGNALinks**® provides solutions to address the complex country-specific challenges that international employers face.

International Benefits Risk Management and Best Practices

Programs like **CIGNALinks**® can help employers adhere to an array of federal, state and host country laws and regulations. While no insurance company can eliminate all risks associated with the purchase of international benefits, the CIGNA International companies have taken multiple steps to protect clients and their employees against exposure. Best practices for selecting an international insurance carrier for your expatriate program include:

- Select a carrier that is appropriately licensed in U.S. state jurisdictions and complies with federal, state and host country laws.
- Select a carrier with extensive international operations experience and global presence.
- Select a carrier with appropriate solutions in place for deployments to countries with restrictions or prohibitions on foreign carriers or OFAC-sanctioned countries. **BCS**

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