

SUPPORT SERVICES

Wherever they are

Holistic support for your people on the move, their families, and employees in mobility to assist them with their emotional, practical, and physical wellbeing



Expatriation is far from a smooth journey; it is an experience filled with challenges and profound changes, requiring thorough preparation to minimise risks for both the company and the employee. In addition to existing and expanded work responsibilities, moving to another country brings about unique stresses:

- Unfamiliar settings and separation from loved ones can provoke anxiety, feelings of isolation, and depression
- One's partner and children experience their own anxieties and challenges
- Locating new care providers and service providers is time consuming
- Legal, financial, and tax matters involve international complexities
- Cultural and lifestyle changes often disrupt sleep schedules, exercise routines, and healthy habits
- The possibility of emergency repatriation in events of disaster or security threat puts one's personal and work life into further uncertainty

Those are a few of the ways **expatriation can impact emotional, practical, and physical aspects of wellbeing**. As such, promoting holistic wellbeing becomes essential for overall success, and a comprehensive support programme can **help your globally mobile employees prepare for, adapt to, and successfully return from an assignment abroad**.

In recognising the unique and complex challenges of relocation abroad, Zurich is partnering with Workplace Options to deliver 24/7 access to expatriate support services as part of a programme included in the income protection cover.

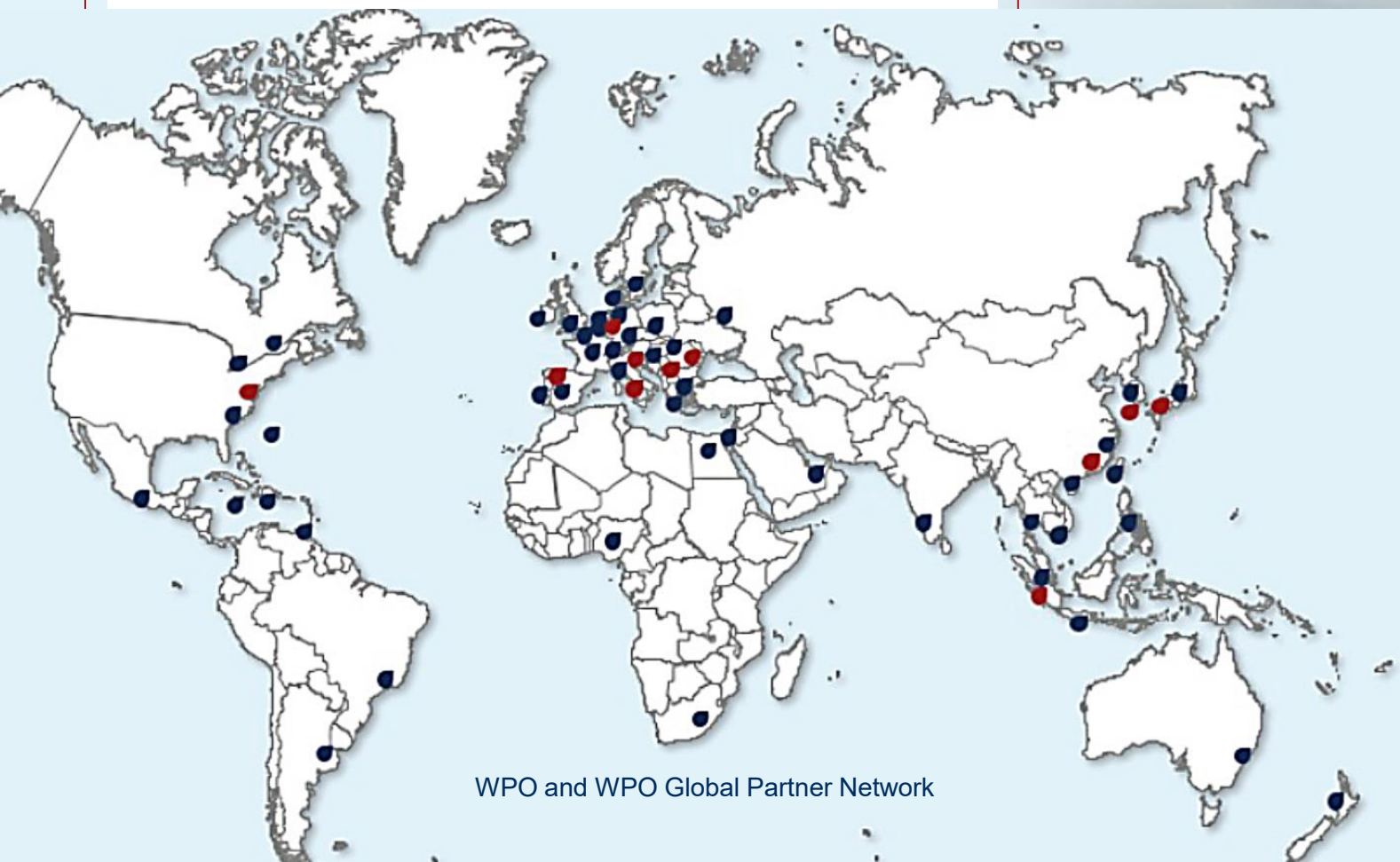


GLOBAL REACH LOCAL SUPPORT

Workplace Options (WPO) is the largest independent provider of holistic wellbeing solutions. Through customised programmes, and a global network of credentialed providers and professionals, WPO supports individuals to become healthier, happier, and more productive both personally and professionally. Trusted by **56% of Fortune 500 companies**, WPO delivers high-quality care digitally and in-person to **more than 80 million people** across in **more than 200 countries and territories**.

WPO has a substantial background in supporting large populations of expatriates and people in mobility around the globe, assisting them with everyday issues as well as more critical situations such as war, conflict, and natural disasters.

With a global footprint of **50+ offices and service centres**, WPO delivers wide-reaching, around-the-clock access to expert support.



WPO and WPO Global Partner Network

SERVICES OVERVIEW

Before, during, and after an assignment, members can connect to a range of emotional support and work-life services via different modalities.



EMOTIONAL SUPPORT

Any time, any day credentialed counsellors are available to provide confidential professional support by phone and virtual modalities. Phone or video counselling sessions can be delivered in the employee's home country. **In-person sessions can be scheduled** with a counsellor in the employee's area. Determinations are based on employee preference, clinical suitability, and counsellor availability.

Concerns commonly include:

- Culture shock and cross-cultural transition, personally and professionally
- Marital and family conflict due to stress of the move, intensity of work schedule, and strain of adjusting to a different way of life
- Isolation and loneliness stemming from separation from personal support network and communication challenges related to language differences
- Substance use, which often increases among expatriates due to stressors
- Anxiety and fear about safety for self and others in some remote and security-challenged locations
- Child behaviour issues that surface due to the stress of transition

WORK-LIFE SERVICES

Work-life services provide a range of **time-saving daily living convenience support** including assistance locating:

- Childcare and educational resources
- Expatriate support groups
- Fitness and wellness centres
- Health care resources
- Moving, shipping, and storage companies
- Pet services
- Places of worship
- Property management companies and real estate agencies
- Public transportation
- Recreational activities
- Vehicle licensing agencies
- Utility providers

The programme not only assists those relocating but **also supports family members remaining at home**. For example:

- If an employee's spouse is the primary caregiver for an elderly parent and decides to relocate, we can research home health providers or locate appropriate senior housing.
- If a sibling living several towns away looks after the employee's house while abroad, work-life consultants can help locate area home maintenance services.

In addition to emotional support and work-life services, the following **programmes are also included** as part of WPO's commitment to

CULTIVATING TOTAL WELLBEING

AWARE

Designed to help improve wellbeing, focus, and engagement, Aware is a six-session telephonic mindfulness programme that also includes individualised coaching and resources.

ENHANCED LEGAL AND FINANCIAL

Providing non-advisory, unbiased general information on a wide range of legal and financial topics, the programme connects members to qualified independent professionals who consult by phone in their local language. Consultations are up to 30 minutes, per legal or financial topic, per year, and participants may present as many topics as they need.

WELLNESS COACHING

Our virtual (telephonic or video) wellness coaching programme offers access to certified professional coaches who provide goal-oriented guidance, wellness education, strategy development, and encouragement. Goals commonly focus on issues around weight management, nutrition, tobacco cessation, physical activity, stress management, and overall lifestyle improvement.

GLOBAL WELLBEING QUESTIONNAIRE

Administered as a simple online survey, the Global Wellbeing Questionnaire is instrumental in identifying potential health risks to employees and employers (in aggregate) and providing basic information on improvement.

NEW PARENT RETURN TO WORK

The programme provides support, guidance, and best practices for employees and managers to facilitate successful reintegration following a parental leave.



REACHING MEMBERS **WHEN, WHERE, AND HOW** THEY NEED US



TELEPHONE

Providing 24/7 access, every call goes directly to a master's-level clinician who is qualified to listen to callers' concerns, provide in-the-moment support, and connect members to additional resources or benefits.



OUR MEMBER WEBSITE

In addition to being a trusted resource for a wealth of information, our member website provides a platform whereby users can submit a request to be called back and assisted by one of our specialists. Website content includes an International section with modules dedicated to Relocating Abroad, Living Abroad, Working Abroad, Families Abroad, and Repatriation. Within each division are informative articles and helpful resource links.



OUR **BALANCY** APP

Designed to optimise personalised engagement, the *Balancy* mobile app is a 'one-stop shop' for all WPO wellbeing resources including counselling. Its adaptive technology adjusts to users' behaviours to deliver the most relevant content.

Available in multiple languages, features include phone, video, chat, and text functionality to streamline connection to live support. Users can also self-schedule a session with one of our specialists, use AI chat for common questions, take self-assessments, and gain personal wellbeing insights using the Mood Tracker tool.

With anytime access, ease of use, broad support, and global reach, WPO's expatriate support services facilitate **peace-of-mind for members** and **business continuity for global employers**.

