



**BlueCross
BlueShield**
Global



Pushing the Boundaries

THE NEW DEFINITION OF REMOTE WORK PROVIDES OPPORTUNITIES FOR SALES AND ACCOUNT TEAMS

One of the impacts of the pandemic is how it has changed the way employers and employees view working remotely. Employees are increasingly pushing the boundaries, including becoming “location independent” and working from anywhere in the world.

Many employers’ remote work policies are narrowly defined as “working from home” and do not include benefits for employees who desire to be globally mobile and work from outside the U.S., without traveling officially for the company or on a global assignment.

You can help your clients ensure that their employees have the proper coverage even if their work from home policies only cover “working from home” in a domestic capacity.

What is meant by “location independent?”

“Location independent” workers are **working for an employer and make a personal choice to work outside of their home country** because they have the capability to connect and operate as if they were in their home country. Their travel and other expenses may not be covered because their desire to relocate is not related to any business purpose. These types of workers may also be referred to as “digital nomads.” The distinction is that a person who wants to be location independent works for an employer, who may or may not have the appropriate remote work policies to support them.

Turning global remote work into sales opportunities

Here are three questions to consider to determine if your clients have the remote work policies to accommodate employees who fit into the “location independent” category:

Does the employer have highly skilled workers in tech and creative roles?

It’s no surprise that digitally savvy workers with job functions such as IT, web design, digital marketing, creative design, and engineering are most likely to seek location independent status. Companies with a high concentration of technical work teams may be experiencing a surge in employees going global.

Does the employer’s remote work policy address payroll, taxes, employment law and duty of care in the international telecommuter’s *host* country?

If the employer does not have a policy to support this type of global mobility, chances are they may not have a global health plan solution either. Or the employer’s current international health plan may fall short of providing adequate travel medical coverage for “leisure” or vacation travel, which is how employers tend to view independent global mobility.

Does the employer already have an international health carrier that can cover employees if they choose to become a self-appointed international telecommuter?

Most employers do not have policies that cover individual employees when they travel independently outside the U.S. Employers with global health policies may only cover employer-sanctioned international business travel for a specific number of travel days. Additionally, some employers opt for a travel accident policy which would not provide comprehensive coverage for sickness or hospitalization the way a travel medical policy would.

Overall, digital nomads make up almost 11 million Americans. Within that group, **traditional workers who now identify as being “location independent” nearly doubled from 3.2 million in 2019 to 6.3 million in 2020.** Over the next two or three years, that number is expected to rise, signaling a growing trend.

Sources: MBO Partners, 2020; Harvard Business Review, 2021



GeoBlue® solutions can fill the gaps

GeoBlue has product offerings that can help employers provide their employees with the protection and healthcare coverage they need if they decide to become a self-appointed international telecommuter. GeoBlue is the Blue Cross Blue Shield® international health insurance partner and an independent licensee of the Blue Cross Blue Shield Association.

GeoBlue international health plans for individuals provide comprehensive health coverage for short-term travel (up to 182 days per trip) and for expats living and working abroad for more than six months.

- All plans cover medically necessary COVID-19 testing and treatment, as well as global telemedicine and medically necessary evacuation services, which are typically not covered by domestic medical plans
- Some expat plans also include U.S. coverage if the employee decides to return to the U.S.

To promote GeoBlue individual health plans to your clients:

- Visit **The Key archive** for content and campaign guides that can help you and your clients promote GeoBlue
- Contact **PartnerProgram@geo-blue.com** for your plan's personalized URL. Plans receive 25% commission for direct GeoBlue sales to individuals and families

Blue Cross Blue Shield Global Traveler Companion is an exclusive offering for Blue Cross Blue Shield Plans offered to employees enrolled in a Blue Cross Blue Shield medical plan through their employer.

- This lifestyle benefit offers comprehensive healthcare coverage for sickness, injuries and medical emergencies for employees and their covered dependent whenever they travel outside the U.S. for six months or less
- GeoBlue assumes 100% of the risk
- Covers medically necessary evacuation and repatriation, and global telemedicine services typically not covered by domestic medical plans

For more information, contact Christine Salmon, sales director, at **csalmon@geo-blue.com**.



To discuss any additional global sales opportunities, contact your GeoBlue sales representative.

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BLPL2131-BLU-9/21

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