

Globally-Mobile Employees:

# Satisfied with Their Benefits but Expect More from Employers

**MetLife's Expat Deep Dive**

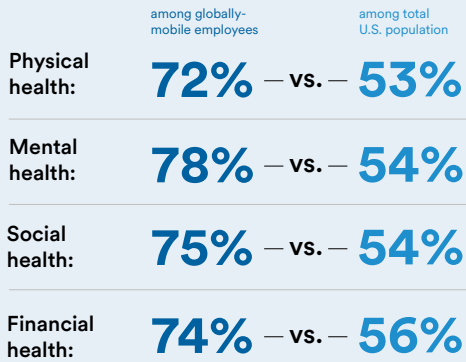
Based on MetLife's 19th Annual U.S. Employee Benefit Trends Study (EBTS) - 2021



In the wake of COVID-19, emotions are heightened for globally-mobile employees (expatriates and inpatriates), compared to their domestic, non-expatriate peers. Globally-mobile employees are experiencing higher stress, burnout, and depression levels—and this trend is on the rise. However, they engage with their benefits more than those not on assignment (total U.S. population) and are more satisfied with their benefits.

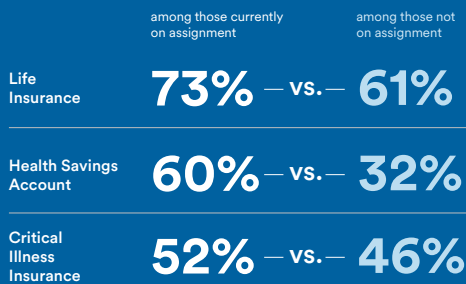
The reason is simple. Benefits play an important role in helping employees mitigate work and personal concerns, which impact their overall well-being, including physical, mental, financial, and social health. Their reliance on employee benefits results in globally-mobile employees holding higher expectations, including expecting their employers to take on a more significant role in protecting employee safety and well-being, and providing a wider mix of non-medical benefits.

## Globally-mobile employees are more concerned about all aspects of their holistic health.

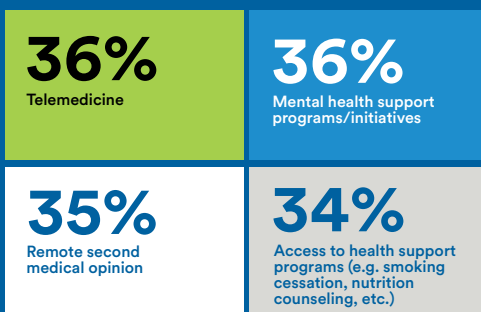


Globally-mobile employees (GMEs) are more likely to be satisfied with their benefits. However, 67 percent of GMEs who lean more on their benefits want benefits that their employer does not offer.

Percentage selecting additional benefits as "Must Have":

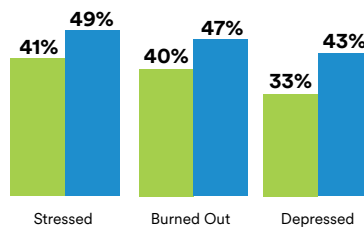


GMEs are interested in a wider range of non-medical benefits, especially if funded by their employer (70 percent). Among those currently on assignment, GMEs are looking for:



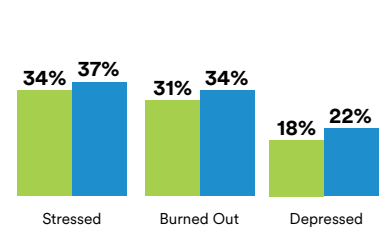
## Globally-mobile employees are increasingly more stressed, burned out, and depressed.

Globally-mobile employees



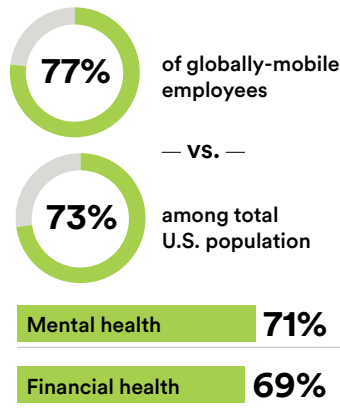
September 2019 January 2021

Total U.S. population



## Increased reliance on benefits comes with greater expectations.

Globally-mobile employees are more likely to believe employers have a responsibility to their employees for their health and well-being, especially their mental and financial health.



*"I would be lying to you if I told you that I was not affected by COVID. At the beginning, it was absolutely awful. I wasn't home. I couldn't get home. It was just super sad. I felt lost. I had to [still] go about things, and try to motivate myself."*

—Expatriate in U.K.

Feelings of isolation and loneliness are high among GMEs. 79 percent of those currently on assignment say they feel more isolated/disconnected from others as a result of COVID-19.

51% of U.S. employees still seek expatriate opportunities despite global uncertainty stemming from the pandemic.

Employers have a unique opportunity to shape the globally-mobile employee experience. By focusing on benefits customization—which includes addressing the benefit trends and concerns expressed by globally-mobile employees—organizations can position themselves as an “employer of choice” while improving employee performance and productivity.



Visit [metlife.com/ebtsexpat](https://www.metlife.com/ebtsexpat) to download the full report.

MetLife's 19th Annual U.S. Employee Benefits Trends Study was conducted in December 2020-January 2021 and consists of two distinct studies fielded by Rainmakers CSI—a global strategy, insight and planning consultancy. The employer survey includes 2,500 interviews with benefits decision makers and influencers at companies with at least two employees. The survey includes 1,098 interviews with decision makers with responsibility for expatriates' benefits. The employee survey consists of 2,651 interviews with full time employees, ages 21 and over, at companies with at least two employees. The survey includes 932 interviews with globally-mobile employees.

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