

MetLife

PREPARING EXPATRIATES FOR THE AFRICAN EXPERIENCE



A promising Region for Multinationals



Often referred to as the last frontier, Africa is emerging as a promising region for multinationals looking to expand their business and reach new consumers. According to the International Monetary Fund, five of the world's fastest-growing economies will be Sub-Saharan by 2018.¹ Meanwhile, the African Development Bank estimates that most African countries will enjoy middle-class majorities, with consumer spending reaching \$2.2 trillion annually by 2030.²

Known as a continent rich for its natural resources, such as oil, copper, gold and diamonds, Africa's rise is attracting more than the traditional U.S. petroleum and oil field services companies that have had a long history in the region. The lucrative consumer market is also attracting U.S. big box retailers, as well as tech giants seeking to help build and run wireless networks in Sub-Saharan Africa.³ Historically, non-governmental organizations (NGOs) have also made their mark in the region by offering services and aid to address poverty, education, health, human rights and the environment.

The region's growth, however, doesn't come without challenges for U.S. multinationals seeking to attract and retain employees for expatriate assignments

in the region. Robust compensation packages and career development do a lot to incent employees to take the assignment. The same applies for NGOs who seek to attract talent that may be sent to work in remote areas; in this case, a robust medical plan and resources become even more essential. Nevertheless, MetLife Expatriate Benefits has found that a common challenge for employers and employees is inadequate preparation in learning about the region, particularly as it pertains to the medical infrastructure in assigned locations.

These observations and recommendations are for human resource professionals to consider when deploying employees to Africa.

Sub-Saharan Africa:

Lucrative consumer market that is attracting U.S. big box retailers, as well as tech giants seeking to build wireless networks.



A Snapshot of the Region



Based on our experience, most expatriates coming off assignments in Africa will tell you that they had very little regional information about the Continent and their host country, or whatever information they did receive was inconsistent. Understanding the region's history, culture, politics and economy are vitally important for a positive experience and to gain credibility with locals. The following provides a snapshot of the region and some of the countries making great strides on economic and political levels.

West Africa

West Africa has historically lagged behind economically and politically compared to other parts of Africa, such as East Africa and Southern Africa. Of the countries situated in the zone, Nigeria and Ghana have flourished and both are home to a large number of expatriates. In fact, Nigeria's economy surpassed South Africa's this year and is valued at \$500 billion, making it Africa's largest.⁴

East Africa

Kenya and Tanzania are two East African countries that have traditionally been politically and economically stable. Kenya also boasts Nairobi Hospital, one of the region's best medical care facilities. Recently, it was announced that China will fund a 378-mile railway line connecting East Africa (Kenya, Uganda, Rwanda, Burundi and South Sudan),⁵ contributing tremendously to that region's infrastructure and economy.

Central Africa

Located along the Congo River, Chad, Cameroon, Central African Republic and Republic of Congo are in Central Africa. Historically, they suffered from being politically and economically unstable. Gabon, a former French colony, is one of the region's most stable countries, depending largely on oil for its economy.

Northern Africa

Bordering the Mediterranean Sea, these countries include Algeria, Egypt, Libya, Morocco and Tunisia. Countries situated in this area have heavy Arab cultural influence, with Egypt serving as the gateway to the Middle East and Africa. Consequently, Egypt traditionally has had a large number of expatriates since many U.S. multinationals locate regional offices/operations there. Some of the best medical care facilities in Africa are in Egypt, Morocco and Tunisia.

Southern Africa

Southern Africa can be considered Africa's most stable zone because of Botswana, Namibia, and South Africa. South Africa, anchoring the region and often serving as a base for U.S. multinationals, has historically enjoyed the continent's richest economy and infrastructure. Oil-rich countries in this area include Angola and Mozambique. Angola's capital Luanda, considered a popular expat destination, has been labeled "the most expensive city in the world for expats," with medical care and cost of living ranking among Africa's highest.⁶

Health Risks: Protecting your Expatriates⁷



Nothing is more disconcerting for an expat than being ill-prepared for the health risks that exist in the assignment country. In general, most American or European expats expect the same level of medical care that they receive in their home country, so it's common to design expat medical plans that will help meet employee needs. However, it is critical for any multinational with expat employees to provide them with the necessary knowledge as it pertains to disease and how to minimize risk.

What Are the Health Risks?

Prior to departing for Africa, the expatriate and their family should have a pre-travel consultation with their doctor to ensure up-to-date vaccinations. The Centers for Disease Control and Prevention (CDC) recommends age-specific routine vaccines including: measles-mumps-rubella (MMR) vaccine, diphtheria-tetanus-pertussis vaccine (Td/Tdap), varicella (chickenpox) vaccine, polio virus vaccine, and a yearly flu shot. Additional vaccines may be required, depending on the assigned country and the length of stay. For example, the CDC recommends a Hepatitis A and Typhoid vaccine prior to traveling to South Africa. In the case of Angola, they recommend a Yellow Fever vaccine and the government requires proof of the vaccination prior to entry.

Overall, the region's health risks include malaria, tuberculosis, dengue fever, ebola virus disease and Hepatitis A and B. Out of these, malaria is the one most likely to affect an expatriate due to it being contracted via mosquito bites. As a result, it's common for multinationals to offer educational programs for employees on how to prevent malaria, along with access to anti-malaria medication and mosquito nets. Dengue fever, which currently has no vaccine, can also be contracted by mosquito bites – with recent outbreaks reported in Tanzania, Mozambique and Kenya's coastal city of Mombasa.⁸ Ebola Virus Disease is one of the most dangerous diseases with no known vaccine or cure with an outbreak as recent as 2014 in Western Africa.⁹ As for Hepatitis A, this can come from contaminated food and water.

Understanding Care Levels



Equally important is having a solid understanding of care levels available in each country. For example, good quality accredited hospitals and medical facilities may be the standard in the U.S. and Europe, but are not as prevalent in Africa. The Joint Commission International (JCI) is a global leader among accrediting organizations.

To be accredited, the medical facility must meet international quality standards such as offering inpatient, outpatient, 24 -7 emergency services, as well as Western-trained physicians and medical staff.

Understanding care levels and available services are critical in helping design an expat plan to help meet their needs. If you compare medical care in South Africa with Mozambique, you will find there are notable differences. The Global Health Check, for example, cites that in the Mozambique region of Tete, there are only 63 doctors among its nearly two million residents.⁸

Traditionally, multinationals who deploy expatriates to remote areas in an African country will offer an emergency contingency plan that includes a well-defined evacuation strategy. Depending on the number of expatriates, the multinational may also

run/sponsor a medical clinic in the area. On the other hand, an NGO may not have that option if they are faced with a medical emergency in a remote village. They are more likely to rely on an assistance vendor partner in an emergency. In this instance, the injured individual will need to get to the nearest full-service hospital to get stabilized until they are transferred to a full-service medical facility in a major city. In general, insurance carriers will include emergency medical evacuations in their policy, a critical option if the injured person is required to be transported to the nearest medical facility in order to receive medical services, treatment and medical supplies.

Things to Consider



Every scenario will vary depending on the country, so it's important for employers to address the following issues when thinking about deploying an employee on assignment within Africa.

Q Is there a limited local and regional medical infrastructure?

A Depending on the location, basic care may only be available, such as treating a broken leg or a wound.

Q What kinds of medical providers are available in the area?

A If there is only a family practitioner, an expatriate should be made aware of where they can go for more extensive medical care.

Q Does the assigned location have providers and emergency rooms?

A For example, if an expatriate is in a serious auto accident, is there a facility that specializes in head trauma?

Q Will you be able to provide your expatriate with emergency resources?

A And what does that medical evacuation plan look like should an expat require it? This is especially important if the expat will be working in a remote area or a country that only has basic health services.

This due diligence and research to become knowledgeable on the subject matter will help enhance an expatriate's safety, putting them on track for a successful assignment.

Turning Insights into Actions



Finally, Africa is a vibrant region and its role in contributing to the global economy will only increase in the next decade. In order to ensure you provide your expatriates with the best plan offering peace of mind, MetLife recommends the following:

- **Assessment:** Conduct a thorough assessment of what your expats' needs will be in order to have a satisfactory plan.
- **Policy Must-Haves:** A comprehensive package including expatriate medical, dental, prescription and maternity coverage.
- **Emergency Assistance:** Incorporate emergency assistance in your plan in case of a medical evacuation. Typically, the insurer will be able to incorporate this into the overall plan.
- **Proven Service Model:** Consider a company with a service model that offers access to resources closer to members; providing local expertise for healthcare delivery, referrals and customer service that understands the regional differences in Africa.
- **Security:** Depending on the country's security risk factors, multinationals should consider providing security assistance for assignments in a high-risk areas.
- **Orientation/Preparation:** Employers should offer a "Look See" visit in advance of the employees' departure, so that they have first-hand experience with the housing, schools and medical facilities. If a visit isn't possible, providing online tools and resources that highlight the country's profile, politics, and economy is a viable alternative. This also helps identify employee issues or concerns in advance.
- **Family Contingency Plan:** Encourage employees to have a contingency plan. Providing a checklist that includes knowing where the emergency clinic/hospital is located; meeting and selecting a doctor as soon as the family arrives to the city, and discussing emergencies as a family are encouraged.
- **Spousal Support:** MetLife recommends connecting your employee to an International Employee Assistance Program (IEAP), an optional benefit. With the stress of an international relocation, a time when family anxiety is high and culture immersion can be a challenge, high cost assignments can often fail. An IEAP program can help families with adjustment and providing counseling, easing the transition.

For more information on MetLife Expatriate Benefits,
visit www.metlifeexpat.com

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5. Eric Ombok. "China to Fund Railway Line Connecting East African Cities." Bloomberg Online. May 14, 2014.
6. Claudio Silva. "A Day and a Night in Luanda, the World's Most Expensive City." CNN Online. August 1, 2013.
7. This information is for general informational purposes only and is not a substitute and should not be relied upon for medical advice. Please consult your doctor if you have any questions or concerns about a medical condition or diagnosis.
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