Skyline Benefit

EMPLOYER PLANNING WORKSHEET

International Employee Coverage Checklist

A practical four-page worksheet for mapping expatriates, international assignments, business travelers, dependents, benefits, assistance needs, and employer administration.

Use this checklist before requesting group international proposals.

01 **Map the workforce**

Who is traveling or living abroad, where, and for how long.

02 **Define priorities**

Medical access, assistance, evacuation, ancillary benefits, and service.

03 **Compare programs**

Use consistent questions across carriers and plan designs.

04 **Prepare next steps**

Organize timing, ownership, employee communication, and implementation.

01

Map the international workforce

Estimates are useful for the first review. Carrier proposals may require a complete employee and dependent census later.

COMPANY NAME

CALIFORNIA ZIP CODE

BENEFITS CONTACT

DESIRED EFFECTIVE DATE

TOTAL EMPLOYEES

LONGER ASSIGNMENTS

BUSINESS TRAVELERS

ELIGIBLE DEPENDENTS

Employee location and movement

HOME COUNTRY	DESTINATION COUNTRY	EMPLOYEES	DEPENDENTS	START / DURATION

Typical workforce scenarios

- ☐ Employees living outside their home country
- ☐ U.S. employees on outbound assignments
- ☐ Foreign nationals assigned to the United States
- ☐ Third-country nationals
- ☐ Frequent international business travelers
- ☐ Accompanying spouses or dependent children
- ☐ Employees working across several countries
- ☐ Mixed short-term travel and longer assignments

02

Define benefits and support needs

Check the items that should be evaluated. Exact benefits, limits, approvals, exclusions, and availability vary by carrier and policy.

Medical access and benefits

- [ ] Inpatient and outpatient care
- [ ] Preventive and routine care
- [ ] Prescriptions and ongoing medications
- [ ] Maternity and newborn care
- [ ] Behavioral and mental health
- [ ] Virtual care
- [ ] U.S. provider access
- [ ] Direct billing or payment support

Emergency and travel assistance

- [ ] 24/7 member assistance
- [ ] Medical evacuation
- [ ] Repatriation
- [ ] Security assistance
- [ ] Destination intelligence
- [ ] Emergency travel arrangements
- [ ] Lost-document assistance
- [ ] Provider referral support

Optional employee benefits

- [ ] Dental
- [ ] Vision
- [ ] Life insurance
- [ ] Accidental death and dismemberment
- [ ] Short- or long-term disability
- [ ] Employee assistance resources
- [ ] Dependent coverage
- [ ] Personal travel extensions

Employer administration

- [ ] Eligibility and enrollment support
- [ ] Certificates and proof of coverage
- [ ] Billing by country or employee class
- [ ] Domestic plan coordination
- [ ] Assignment changes
- [ ] Employee education
- [ ] Claims escalation support
- [ ] Renewal and utilization review

Provider, pharmacy, or facility requirements

03

Compare programs consistently

Use the same questions for every carrier and program. Confirm final details in the policy, certificate, proposal, and carrier materials.

COMPARISON QUESTION	OPTION A	OPTION B	OPTION C
Eligible employees and dependents			
Countries and service areas			
Medical network and direct billing			
U.S. access and cost sharing			
Prescriptions and ongoing treatment			
Evacuation, repatriation, and assistance			
Exclusions, approvals, and limitations			
Employer administration and billing			
Employee support and escalation			
Monthly cost and employer contribution			

Questions and next steps

- Who owns the international benefits decision and implementation?
- What employee communication is needed before departure or enrollment?
- Which information is still missing before requesting proposals?
- What is the target decision date and desired effective date?

READY FOR A FOCUSED GLOBAL BENEFITS REVIEW?

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