

# Returning to Work Trends for Global Employers

July 2020



# Overview

Returning to work trends for global employers are summarized in this report created by the [global employee benefits consultants](#) from the Asinta Partnership. There are strong similarities across the board. Mainly, that employers use government guidelines as their baseline strategy on how and when employees should return to work, and that the usage of telemedicine and mental health benefits is surging. The report also highlights which countries are seeing COVID-19 exclusions in *new* group insurance policies.

- Specific questions asked of our employee benefits consultants include:
- Are employees in your country still telecommuting or going back into the office? Have employers made telecommuting the norm for the long-term?
- Are your clients implementing other return to work strategies?
- How are different industries reopening in your country?
- Have you seen restrictions for COVID-19 on any new insurance policies?
- How much have telemedicine and mental health benefit (EAP) usage gone up in your country?

Our Partners' answers are listed in the following pages in alphabetical order by country name. Jump to those pages by using the links below.

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Australia

**Telecommuting/permanent work from home** - The greater trend is for employees to return to the office in shifts to adhere to social distancing. Businesses with good IT networks and processes in place for offsite work are continuing to encourage working from home. This is to mitigate concerns over social distancing challenges in the office and on public transportation.

**Other return to work strategies** - It varies from business to business, and depends on the ability for staff to social distance and be productive, and production work requirements to be achieved via distance versus physical presence and any government mandates setting limits on the number of people who can be in the office at one time.

**How different industries are reopening** - If employees can work from home they do. The tech/IT sector does this while large businesses in finance etc. are staggering the return depending on the type of job role and floor space. Retail, entertainment, bars, and cafés are reopening with restricted numbers based the size of the space to accommodate social distancing.

**Restrictions on COVID-19 for new insurance policies** - None seen.

**Percentage increase in telemedicine and EAP** - Telemedicine is now commonplace for a quick diagnosis and to avoid physically visiting medical practices.



## Belgium

### **Telecommuting/permanent work from home –**

Service companies (banks, insurance, IT) encourage working from home, especially international companies. Other employers ask employees to come as much as possible to the office, but with the potential to work from home one or two days a week. This was already the trend before the corona outbreak.

### **Other return to work strategies –**

Most employees who have a commercial job are physically co-locating again, but not as much as in the past. There are many more video meetings than before. When important decisions have to be made, then in person meetings are conducted. Events or meetings with more than 10 persons are not allowed, but all types of public transportation are functioning again.

### **How different industries are reopening –**

Shops have opened up, but adhering to capacity restrictions causes long lines on the weekends. Recreational shopping isn't enjoyable anymore, so less people stroll around in cities, and only shop when they really need to. However, [Horeca](#) (trade show for the hospitality sector) is planning to go on this November.

### **Restrictions on COVID-19 for new insurance policies –**

None seen.



## Brazil

**Telecommuting/permanent work from home** – Whenever possible employees work from home. Most employers are planning to return to their physical offices by September at the earliest but more likely in 2021.

**Other return to work strategies** – Some employers are seeking vendors who can provide personal protective equipment and mass COVID-19 employee testing in order to meet the recommendations of the government and local health authorities. Also, local healthcare providers have issued return to work guidelines with tips on how employees should protect themselves.

**Restrictions on COVID-19 for new insurance policies** – None seen.

**Increase in telemedicine and EAP** – All the local carriers provide telemedicine to prevent people being infected by the virus. Other types of consultation and therapies are also being provided through telemedicine with mental health appointments being the most common kind.



Colombia

**Telecommuting/permanent work from home** – Employers are implementing permanent telecommuting policies.

**Other return to work strategies** – Some employers bring just 20% of their employees into the office with all safety measures in place. This is consistent with the government's suggested guidelines.

**How are different industries reopening** – The government authorizes which industries can reopen and sets maximum employee density thresholds and safety requirements.

**Restrictions on COVID-19 for new insurance policies** – None seen, however, insurers are stricter in the underwriting process and exclusions depend on the health condition of each person.

**Increase in telemedicine and EAP** – Telemedicine in Colombia increased more than 50% and EAP usage has increased as well.



Germany

**Telecommuting/permanent work from home** – Mostly larger employers are implementing permanent work from home policies. However, some employers already instructed employees to return to the office, some will return in the last quarter of the year, whereas others will not be required to return to the office this year.

**Other return to work strategies** – Clients strategies are based on government safety standards. It is the safest approach in terms of compliance with minimum levels of employee protection. Many companies go beyond government standards, such as bringing in small numbers of employees at a time rather than implementing shifts.

**How are different industries reopening** – Where work can be done from home, companies have taken their time to reopen. In other industries, it has been on a shift or rotation basis. Blue-collar industries have experienced challenges where social distancing is difficult but activities were allowed to continue because they are essential, or where employers opened before the pandemic started to abate.

**Restrictions on COVID-19 for new insurance policies** – None seen.

**Increase in telemedicine and EAP** – Telemedicine has seen a huge surge in usage. It has always been available in Germany, even from state health insurers. Employers are asking more about EAP programs to enhance or establish mental health support.



India

### **Telecommuting/permanent work from home –**

Once the pandemic emergency is over or controlled, working from home seems to be a viable option, especially if done under the right conditions. For companies, it may involve creating new productivity metrics, using certain technologies, launching more-training for the workforce, or even considering covering some of the costs involved, from connectivity to the necessary infrastructure to make it sustainable in the long run.

Leading IT and consulting firms indicate they see work from home as a viable long-term option and are considering NOT renewing some of their office leases when these come up for renewal. Asinta's Partner in India, recently conducted a survey of over 330+ organizations from various industries on a pan-India basis, and almost 10% will move a part of their employee base to remote working given their experience during the lockdown period.

An overwhelming 55% of employers said they may consider remote working. However, a little over one-third of the employers are clear that allowing employees to work from home will not be a consideration for them once the COVID-19 outbreak is reduced or eliminated.

**Return to work strategies** – The first imperative is to adhere to Government guidelines. Each state has permitted return to work based on a company's risk assessment. Some states permitted full or partial reopening at the end of May but may return to lockdown as COVID-19 has started to spread rapidly in some cities. Employers need to keep themselves updated on each State's orders.





India

### **Return to work strategies (continued)**

In cities that have permitted the reopening of businesses, most employers are directing employees to work from home for safety reasons and because employees are generally reluctant to return to the office. Many employers have announced work from home for extended periods, sometimes through the end of the year.

### **How are different industries reopening?**

Sectors that are permitted to reopen, such as manufacturing, are following at least the minimum Standard Operating Procedures laid down by the Ministry of Home Affairs, and are operating only with the maximum staffing permitted. These employers are extremely cautious and are resuming work at the office at a slow pace.

The service sector is using work from home as its primary approach. In manufacturing and other sectors where employees are required to be at work, the Government has allowed 50% to come back to work in accordance with the rules and requirements around social distancing and other hygiene conditions.

### **Restrictions on COVID-19 for new insurance policies – None seen.**

**Increase in telemedicine and EAP** – The lockdown across the nation restricted direct access to doctors even for basic healthcare. Virtual care has taken center stage and has caused a massive shift in behavioral patterns for consumers, forcing employers to look at investing in alternative health services such as telehealth services, consultancy to patients via phone and online video services.



India

**Increase in telemedicine and EAP (continued)** – As per statistics from ekincare, a leading healthcare aggregator, there has been a drastic change in the usage pattern of their services during the lockdown:

- Tele-Medicine: +221%
- Dependent Doctor Consultation: From 7% to 19%
- Online Pharmacy: +160%
- Tele-Medicine Enrollment: +700 Corporates
- 45% of HR professionals surveyed felt that their existing health benefit was not effective in dealing with COVID-19 crisis.
- 41% of the employers said they will increase their employee wellness/virtual care budget post COVID-19.

[Source: ekincare post-COVID Market Pulse Survey.]

There are increasing inquiries about EAP and financial wellness from U.S. clients in the past three months. Indian clients have expressed concern about employees' mental health while they are working from home. With the number of COVID-19 cases increasing sharply in India, more distress is anticipated and adding mental health coverage within the group health policy is advisable. Also, IRDA had ordered in a [circular issued in September 2019](#) that [mental health coverage must be part of all healthcare policies](#) by October 1, 2020.



## Indonesia

**Telecommuting/permanent work from home** – Employers are following [government protocols](#) to govern working arrangements. Typically, employers are combining working from home and working at the office. HR provides a schedule of each employee's arrangement so as not to exceed 50% of the office's physical capacity.

**Other return to work strategies** – Reopening is based on government protocols which vary regionally by business and industry. Jakarta reopened June 15.

**Restrictions on COVID-19 for new insurance policies** – Some do have exclusions. Healthcare for COVID-19 is covered by the government.

**Increase in telemedicine and EAP** – Telemedicine usage is up approximately two-fold.



Ireland

**Telecommuting/permanent work from home** – The government maintains that all workers who can work remotely should continue to do. Long-term work from home policies are not seen yet.

**Other return to work strategies** – There are protocols issued by the Health and Safety Authority in conjunction with the Health Service Executive (public health body). Employers must ensure social distancing, temperature checks and place screens, maintain a register and have an isolation space for suspected cases. Rigorous office cleaning protocols must be maintained.

**How different industries are reopening** – The reopening of businesses has been strictly mandated by sector with hospitality type businesses being the last businesses permitted to re-open. Restaurants for instance reopened on June 29th subject to social distancing and hygiene protocols.

**Restrictions on COVID-19 for new insurance policies** – There are 30 day waiting periods for suspected COVID-19 cases before coverage can be arranged for risk benefits on an individual basis. Short term disability is not a benefit in Ireland, and COVID currently is not a triggering event for long term disability. Individual life and protection policies are postponed subject to the 30-day waiting period.

**Increase in telemedicine and EAP** – EAP and telemedicine have been available in Ireland for many years, however during the initial lockdown period service providers experienced an unprecedented spike in demand. As restrictions lift and normality returns the usage has flattened out. Despite a lot more promotion of mental health support, EAP services still struggle to gain significant double-digit percentage participation.



Italy

**Telecommuting/permanent work from home –**

This is not happening in Italy, but employers are asking employees who can work from home to do so. A few employers are asking employees to come into the office two or three days a week.

**Other return to work strategies –** Employers are following the government's guidelines about social distancing, masks and checking health statuses.

**Restrictions on COVID-19 for new insurance policies –** None seen.

**Increase in telemedicine and EAP –** There is some increase in telemedicine.



## Mexico

### **Telecommuting/permanent work from home –**

Remote working is continuing for employees who are able. Companies that reopen their offices must do so at a reduced headcount. Some companies will open with 30%, 50% or 70% of their total headcount, and the full employee integration will begin when Mexico is free of COVID-19.

**Other return to work strategies –** Mexico's cases of COVID-19 are surging, so at the moment, different strategies really depend on the industry and the government's permission. Essential industries are still working regularly, and all other sectors are opening with reduced staffing according to governmental protocols. Industries that cannot run with a home-office strategy are reducing their staff or reducing salaries to avoid employee layoffs.

### **How different industries are reopening –**

Industries are reopening their operations under Government authorization tied to the number of new infections for the previous week. At this moment, just seven of Mexico's states are able to reopen operations at 30 to 50% of their capacity, for select industries; for example, automobile manufacturers, mining facilities, construction, restaurants, and cinemas.

### **Restrictions on COVID-19 for new insurance policies –**

For group policies, insurers are not changing their coverage for pandemics, not even the insurance companies that before COVID-19 had this exclusion. Under *individual contracts*, insurers are including a COVID-19 underwriting application and they are not issuing new contracts for people above 55 years old.



Mexico

Continued

**Increase in telemedicine and EAP** – There are numerous options for telemedicine and EAP services, however, people prefer to physically visit the doctor's office and are skeptical of alternative services. Both will experience profound growth once people gain experience with them and recommend them to one another.



Netherlands

### **Telecommuting/permanent work from home –**

Telecommuting plays an increasingly important role here and is the most common approach during the pandemic, but employers are now encouraging employees to return to the office gradually (in shifts). Employees who consider it 'safer' to work from home, are often allowed to do so if the nature of the work permits.

### **Other return to work strategies –**

This differs per sector. The Dutch government calls on the employers to let employees work from home as much as possible. Most employers follow this government policy. Offices where employees physically return to work, are designed in compliance with the new social distancing rules (walking route, toilet use, kitchen closed, elevator use).

### **How different industries are reopening –**

Schools are open again, daycare is open, bars and restaurants are open under strict conditions, gyms opened July 1. Concerts, events, and churches are open under strict conditions. Currently, the gradual 'back to normal' is successful, but it is continuously monitored.

### **Restrictions on COVID-19 for new insurance**

**policies –** None seen. Insurers are increasingly focusing on risk assessment, and excluding COVID-19 coverage is not a trend yet.





Netherlands

Continued

**Increase in telemedicine and EAP** – Telemedicine is not that common in The Netherlands; however, many GP's have a daily or weekly phone clinic hour. Furthermore, other care providers sometimes do follow-up consultations by phone. With the coronavirus outbreak, many care providers continue their services by phone or video chat to avoid physical contact. It's expected this will have long-term effects, which means telemedicine options will increase. In most cases the consultations are covered by the mandatory basic insurance or voluntary supplementary insurance. Where telemedicine coverage is lacking, patient options are more limited and the chance of out of pocket costs increases.

Regarding mental health, telemedicine appears to be growing. However, there is no increase in demand for EAP among clients.



Singapore

### **Telecommuting/permanent work from home –**

Traditional businesses continue to grapple with the idea of allowing employees to work from home for prolonged periods.

However, the government recommends allowing anyone who can work from home to continue to do so. However, the government has indicated a need to restart the economy, and smaller, traditional businesses are complying with government mandated initiatives concerning physically returning to work.

**How different industries are reopening–** The services industry has re-opened quite smoothly with social distancing measures in place. Construction has struggled to re-open due to the high number of COVID-19 cases within dormitories which house construction workers. Tourism has just reopened.

**Restrictions on COVID-19 for new insurance policies –** This has occurred broadly on travel insurance policies, but not for medical or life insurance benefits.

**Increase in telemedicine and EAP –** Telemedicine has taken off with more tech savvy clients, or clients in the tech industry.



Spain

### **Telecommuting/permanent work from home –**

Employers are still waiting to see how the current work from home situation evolves before permanent policies are put in place, and employees who can work from home are not yet being encouraged to return to office. Employers are starting to design gradual return to the office programs while considering employees' personal circumstances.

### **Other return to work strategies –**

The government recommends employees continue to work from home if possible. Other strategies are implemented based on the employee's situation and the company's needs.

### **How different industries are reopening –**

All sectors and industries have started reopening, but economic difficulties brought on by the pandemic are forcing restructuring. Many companies are waiting until after summer to make these decisions.

### **Restrictions on COVID-19 for new insurance**

**policies –** Some life insurers are starting to modify Policy General Conditions to include pandemics, but it's still too early to provide a global point of view. When COVID-19 is covered, it refers to death and permanent disability in most cases. However, language may be negotiable with some insurers.

### **Increase in telemedicine and EAP –**

Spanish healthcare providers confirm that telemedicine increased greatly over the past three months.



## Thailand

Thailand is 100% reopened with the exception of sports arenas and bars. There are no exclusions for COVID-19 on new insurance policies. Telemedicine is in use and a huge decrease in outpatient claims is occurring across the board.



United Kingdom

**Telecommuting/permanent work from home** – It is too early to determine the longer-term telecommuting plans of UK employers. In the short-term, most employers are being flexible and allowing staff to continue working from home where possible. Gradual reopening of offices is underway, but it is very gradual, and restricted.

**Other return to work strategies** – Companies are combining government led strategies with their own approaches. The government mandate is 1) if you can work from home, do 2) if you must be at a workplace, use social distancing and PPE. Note there are heavy restrictions on workplace numbers. Generally, employers are following government advice and allowing for the needs/wants of the individual employee.

**How different industries are reopening** – Most industries have reopened except for the hospitality sector. Construction and manufacturing are already re-opening and providing safe working environments. Car repair shops are opening as well. Retail is struggling to get people into the stores. UK government guidance directs that where possible people should work from home. For employees who need to go to a workplace, employers must meet the requirements to ensure social distancing, and offer protective gear and sanitizing products. Travel restrictions and wider reduced services are still in force. All of this is being reviewed regularly.

**Restrictions on COVID-19 for new insurance policies** – This needs to be evaluated from product to product and by carrier. The policy wording regarding COVID-19 does need to be considered, such as Travel, as to whether it includes or excludes pandemics.



United Kingdom

Continued

**Increase in telemedicine and EAP** – The use of EAPs and telemedicine is increasing significantly and will continue to grow as access increases and it becomes a normal insured benefit.

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