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Mercer Marsh Benefits

Insured Benefits for Internationally Mobile Employees

2026 Survey Report



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This survey report aims to help you benchmark your organization's mobility benefits strategy and future plans. It provides insights into emerging trends in international insured benefits, including international remote workers, inclusive benefits, cost containment, and more.

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Key insights

The balancing act between cost and talent management continues to intensify

Business critical global assignments are increasing, with 47% of survey respondents looking to grow assignee numbers in the next 12 months to support overseas expansion and bolster local talent in key regions.

Concurrently, the cost of medical arrangements remains the largest challenge - with clients experiencing double-digit premium increases.

Despite this, employers see duty of care as a top priority and 96% do not expect to reduce the international benefits they offer over the next 12 months - creating a complex balancing act within an uncertain global environment.

A growing necessity for benefit benchmarking

Almost all employers want to provide international benefits in line with or above their industry peers – however, over 50% do not know if their existing provisions meet this expectation.

Competition for global talent is intensifying and, with mobile employees listing medical cover as a leading concern prior to an assignment, the requirement for data-driven benchmarking insights to optimize benefit spend is becoming increasingly important.

The role of international private medical insurance (IPMI) is evolving

There is still uncertainty about how to support and protect remote workers, with most employers still having no defined benefit policy or utilizing global medical insurance as the de facto solution.

Employers are also turning to global medical insurance to reward key local executive staff and using IPMI as a consolidated solution to cover low headcount of local nationals where domestic markets cannot meet expectations.

Greater focus on improving members' health journey

With employees citing the complexities of claims service, navigating foreign healthcare systems and understanding their plans as key challenges, frequent and engaging communication remains essential to creating a smooth member experience.

The full impact of artificial intelligence (AI) is yet to be seen, and employers do not yet see the use of AI as a key driver in selecting an insurer. In the immediate term, digital pathways and effective member education, with HR and mobility teams working closely together, hold the key to alleviating the most pressing issues faced by mobile employees.

A drive to create better health outcomes

Against a backdrop of heightened costs and geopolitical pressures, employers look to align prevention and plan management to support the health needs of a diverse mobile population and drive better health outcomes.

Traditional prevention remains high on the agenda, with health screenings an important part of benefit design. However, employers are also modernizing benefits in line with their Social Business Goals.

Prevention is expected to evolve, with new medicines and genetics aimed at proactively improving health management becoming more prevalent features of a medical policy.

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Participant Profile

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Participant profile

Company's primary line of business

16% Manufacturing

11% Professional Services (excluding those associated with Financial and Technology)

11% Financial Services

9% Energy (excludes Chemicals)

8% Consumer Goods (excludes Retail)

7% Communications, Media, and Technology

7% Material and Industrial

6% Life Sciences (excludes Animal Health)

5% Retail/Wholesale (excludes Consumer Goods)

3% Chemicals (excludes Consumer Products, Pharma)

2% Arts, Entertainment, Recreation

2% Education

2% NGO/IGO

2% Healthcare (Hospitals and Health Systems; excludes Health Devices)

2% Logistics, Marine, and Supply Chain

2% Transportation

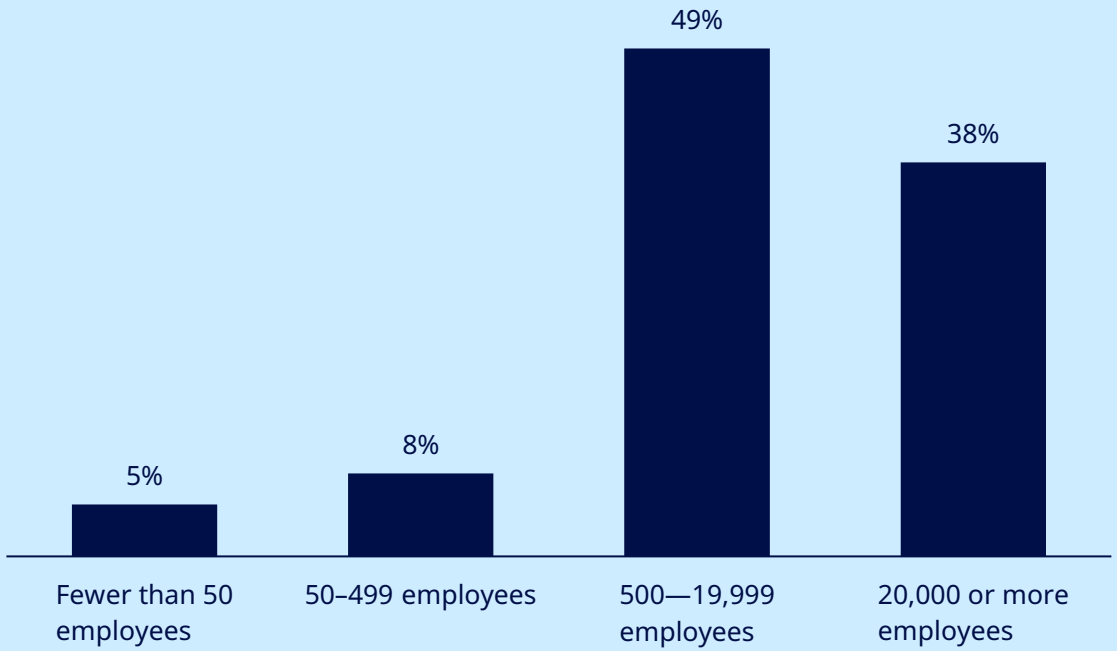
N=188

5% Other

The survey was closed in January 2026, with participation from 188 organizations.

Responses were collected from 23 industry sectors and from organizations of all sizes.

Organization size worldwide:

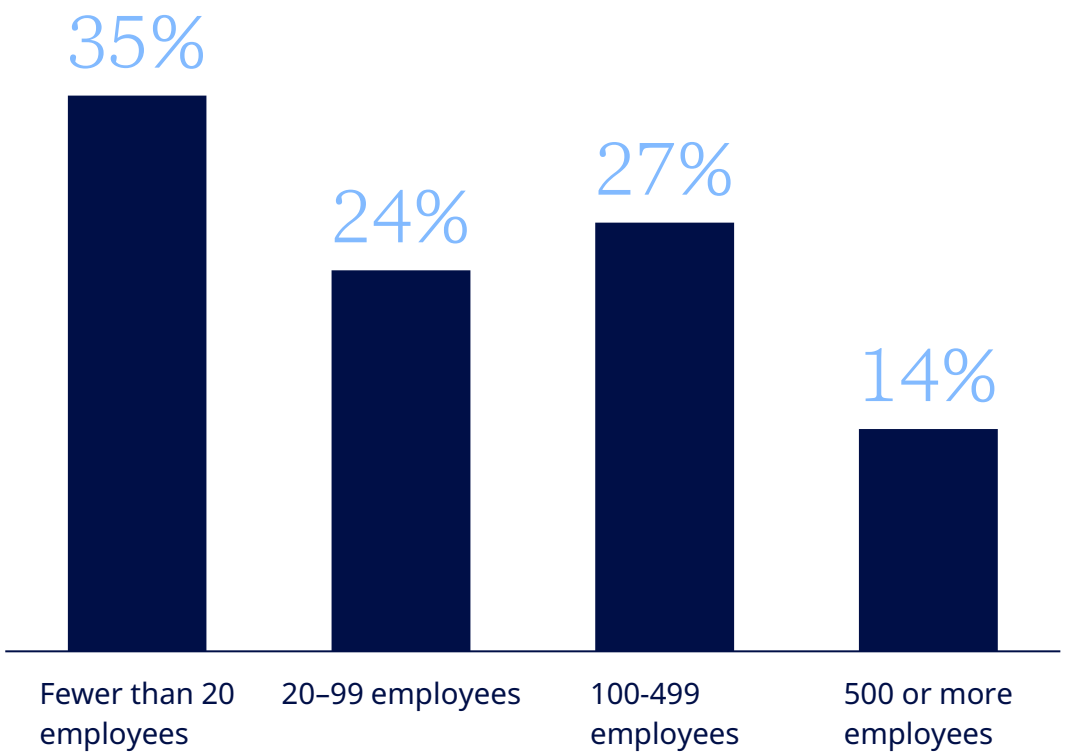


Number of responses (N) =188

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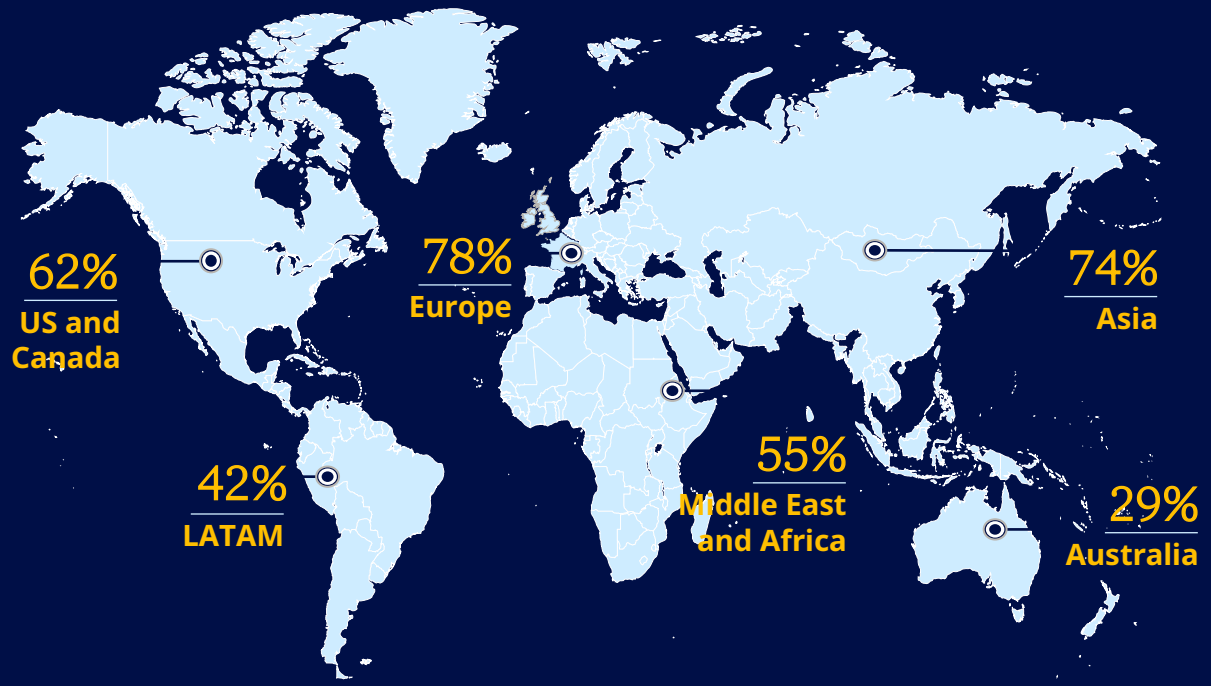
Participant profile

How many employees are covered under international medical benefits?



N=188

In which key regions are your employees covered under an international medical benefits program?



N=186

Note: More than one answer could be selected, therefore the total may exceed 100%.

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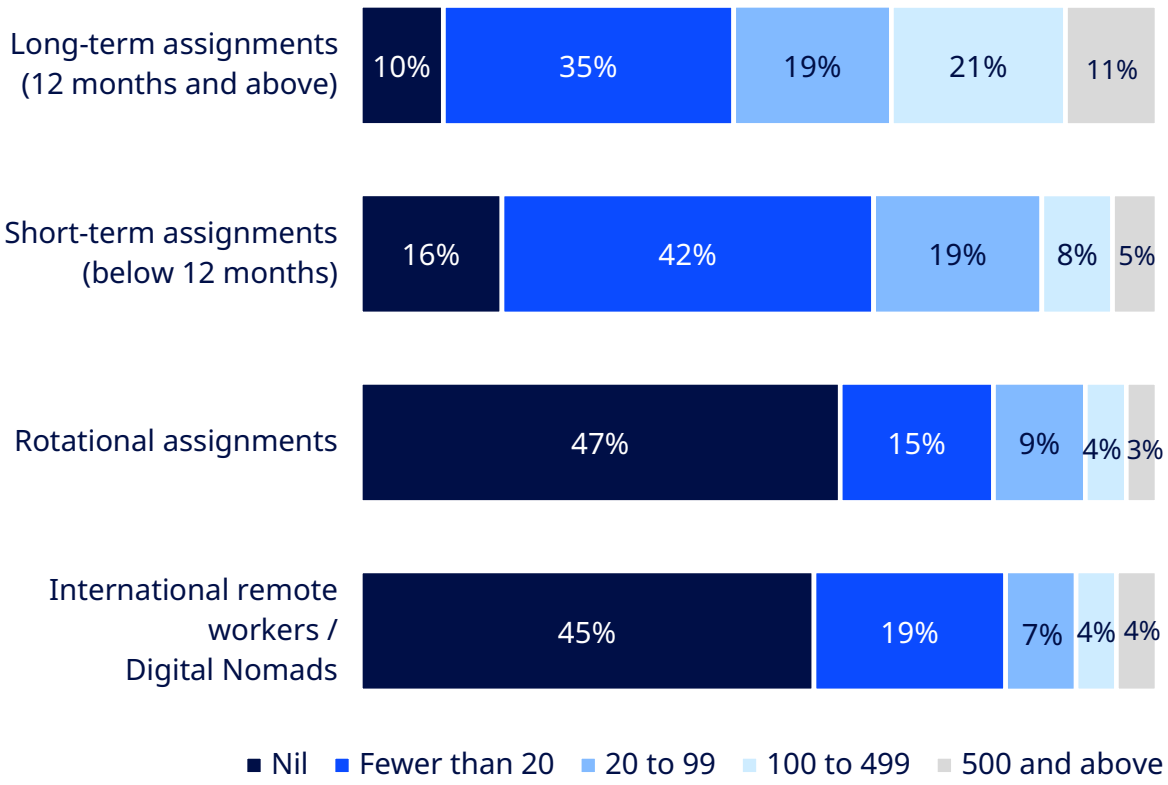
Benefits Strategy and Market Outlook

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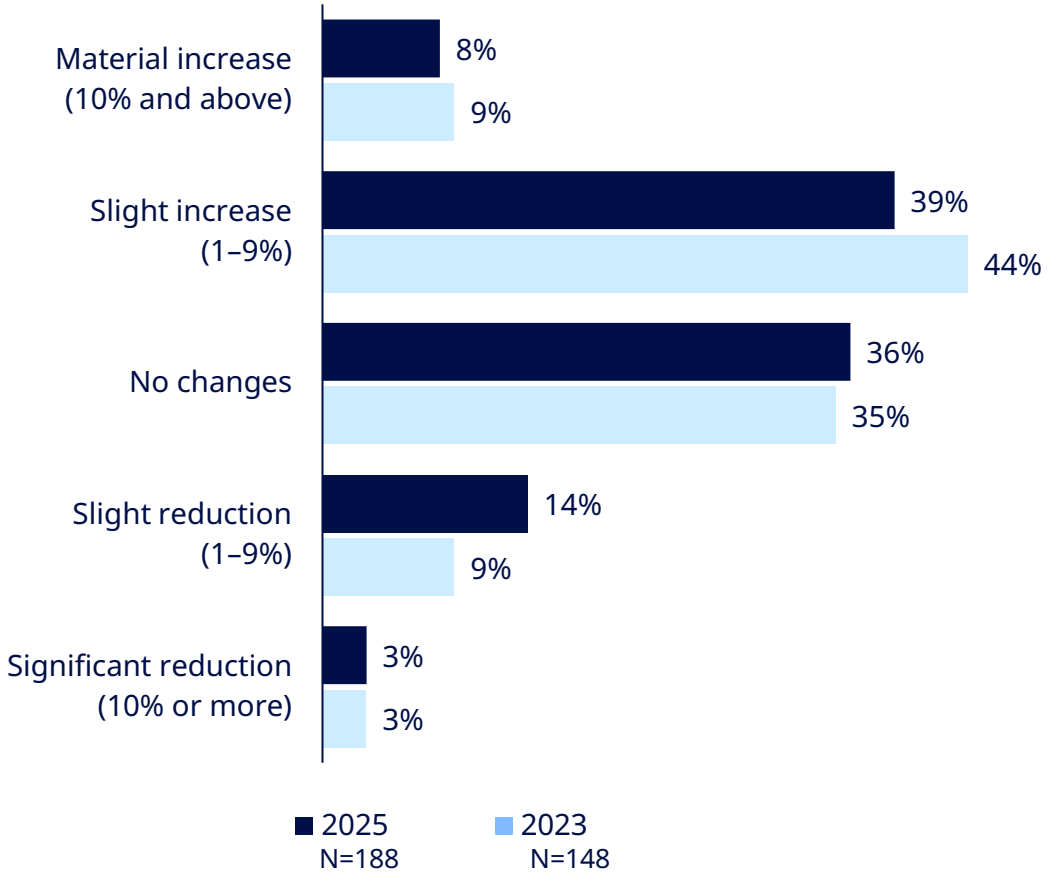
Most employers still expect to grow their mobility program

How many globally mobile employees does your organization employ worldwide?



N=188

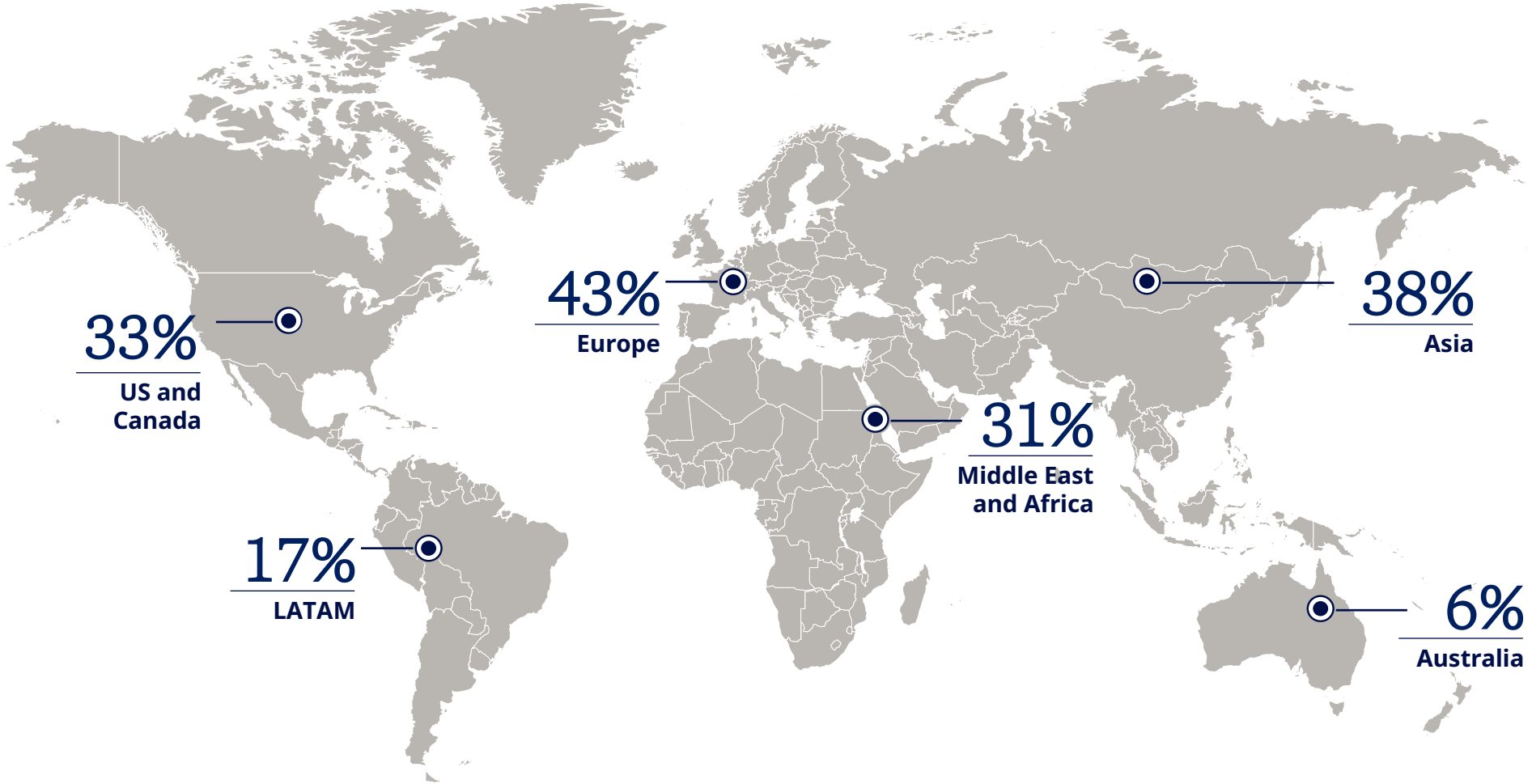
Based on your own projections and company's performance, do you expect numbers of your international assignees to increase or reduce in the next 12 months?



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Growth areas for international medical benefits plans

In which key regions do you expect the number of employees covered under an international medical benefits plan to increase in the future?



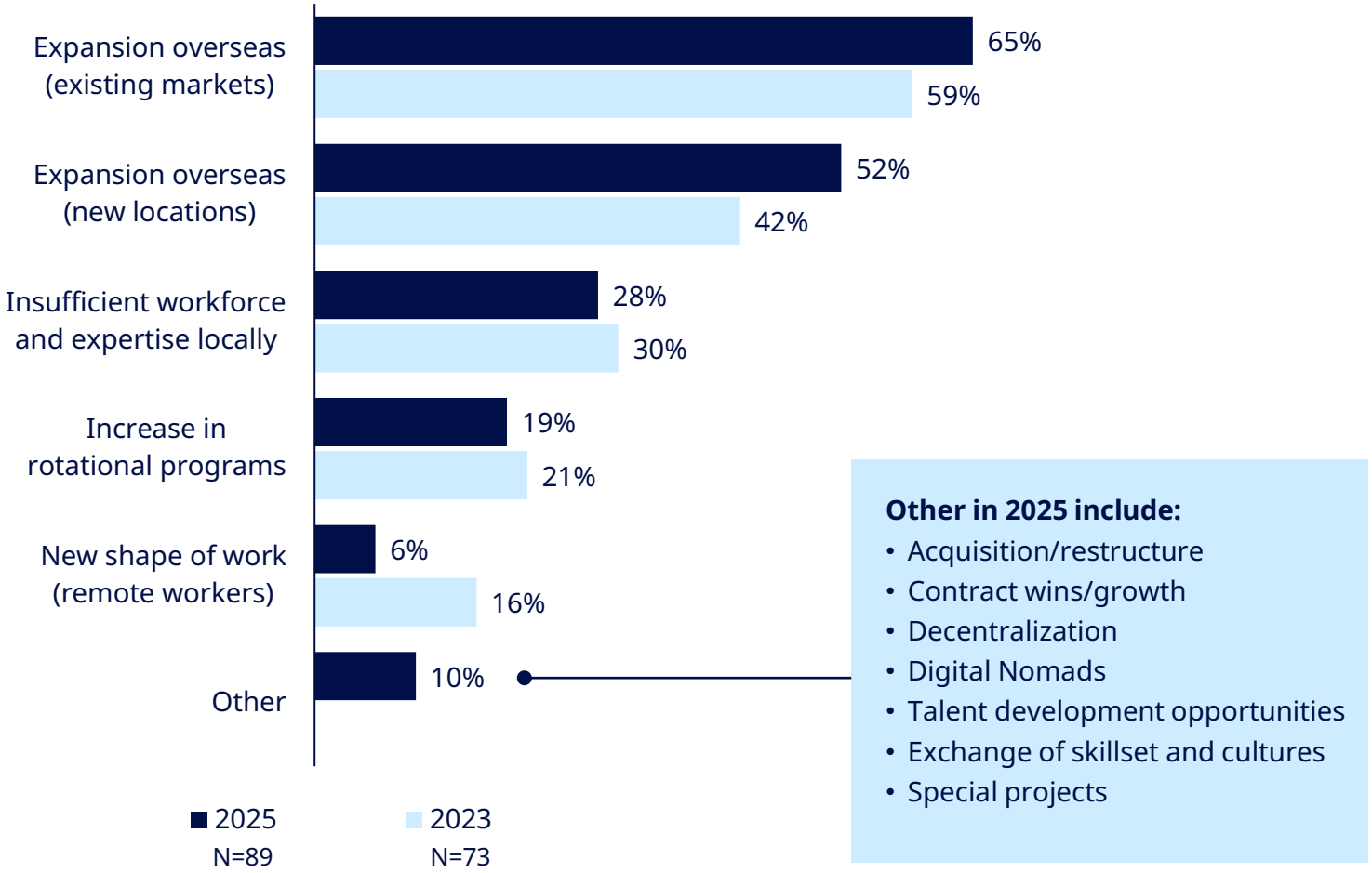
N=186

Note: More than one answer could be selected, therefore the total may exceed 100%.

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Reasons for changes in international assignee numbers

What are the reason(s) for an increase in the number of international assignees in the next 12 months?



Other in 2025 include:

- Acquisition/restructure
- Contract wins/growth
- Decentralization
- Digital Nomads
- Talent development opportunities
- Exchange of skillset and cultures
- Special projects

Mobility talent is still essential to global expansion

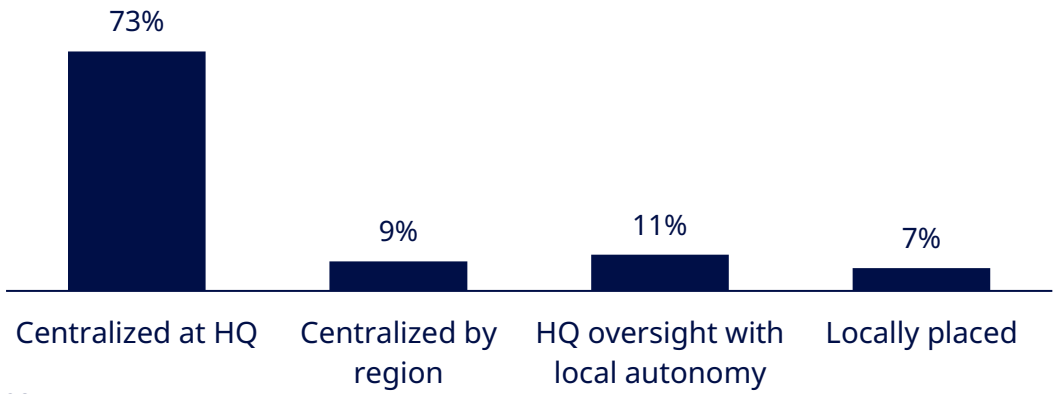
Global assignments continue to increase, albeit at a slower pace from 2023. This growth is primarily driven by company expansion overseas into existing and new markets, and may be compounded by a diminishing appetite from employers to encourage new shapes of work such as remote working.

Attracting and retaining key talent required for strategic on-the-ground assignments therefore continues to be the focus of mobility growth and fundamental to employers delivering their global business strategies.

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Responsibility and decision making

At what level does your organization handle your international medical benefits program?



N=183

Who has responsibility for your international medical benefits program?



N=187

Note: More than one answer could be selected, therefore the total may exceed 100%.

Do you utilize a global or regional benefits administration technology to deliver your program to employees?

68%

No

21%

Yes, and my international medical plan is included on this platform

11%

Yes, but my international medical plan is excluded from this platform

N=188

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Most important features when selecting an insurer

When designing/selecting an international medical plan, which of these are the most important features?

Top 5 features in 2023

1. 87% **Benefit offering** (plan design flexibility, value-added services)
2. 70% **Competitive premiums**
3. 48% **Insurer** (reputation, responsiveness)
4. 38% **Claims approach** claim adjudication timing and governance)
5. 26% **Compliance**

N=188

Top 5 features in 2025

1. 69% **Benefit offering** (plan design flexibility, value-added services)
2. 62% **Competitive premiums**
3. 43% **Network** (access to providers)
4. 30% **Claims approach** claim adjudication timing and governance)
5. 23% **Compliance**

N=148

Scope of cover is still a top priority

Benefit offerings, competitive premiums, network quality, and accessibility remain top priorities for employers aiming to fulfill their duty of care and attract top talent, consistent with 2023 trends.

Compliance ranks lower, despite growing regulatory complexities worldwide, suggesting that, whilst compliance remains hugely important, employers are becoming more familiar with their regulatory obligations.

Equally, whilst the claims approach has fallen in importance, it is linked explicitly to achieving competitive premiums. As increasing chronic conditions, higher claim frequency and behavioral health factors drive cost pressures, there is a need for employers to rigorously evaluate insurers' clinical programs.

Note: More than one answer could be selected, therefore the total may exceed 100%.

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International benefits objectives

A primary objective of providing international medical plans in our organization is*:



Duty of care and talent retention drive international medical benefits

Given the importance of attracting, retaining, and protecting key mobility talent for global employers, it is not a surprise to see goals such as duty of care and limiting employees' financial exposures as key drivers for providing international medical plans.

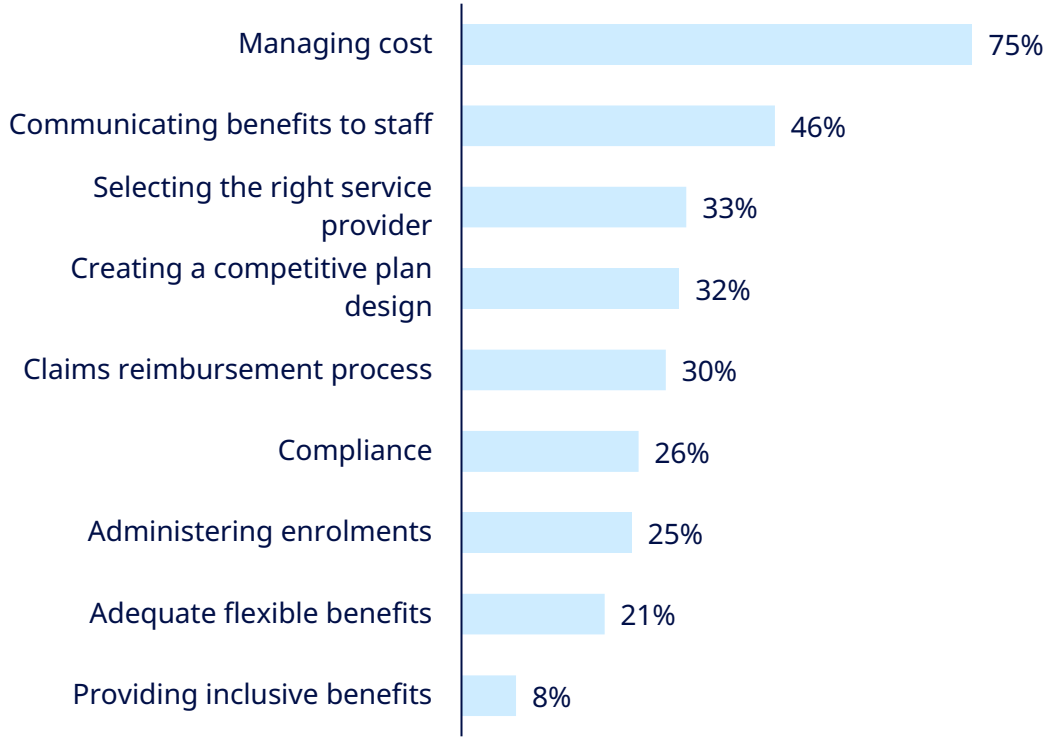
Coupled with this, being adequately prepared for business risks in an uncertain economic and geopolitical climate remains essential.

N=188
*Strongly agree and agree responses

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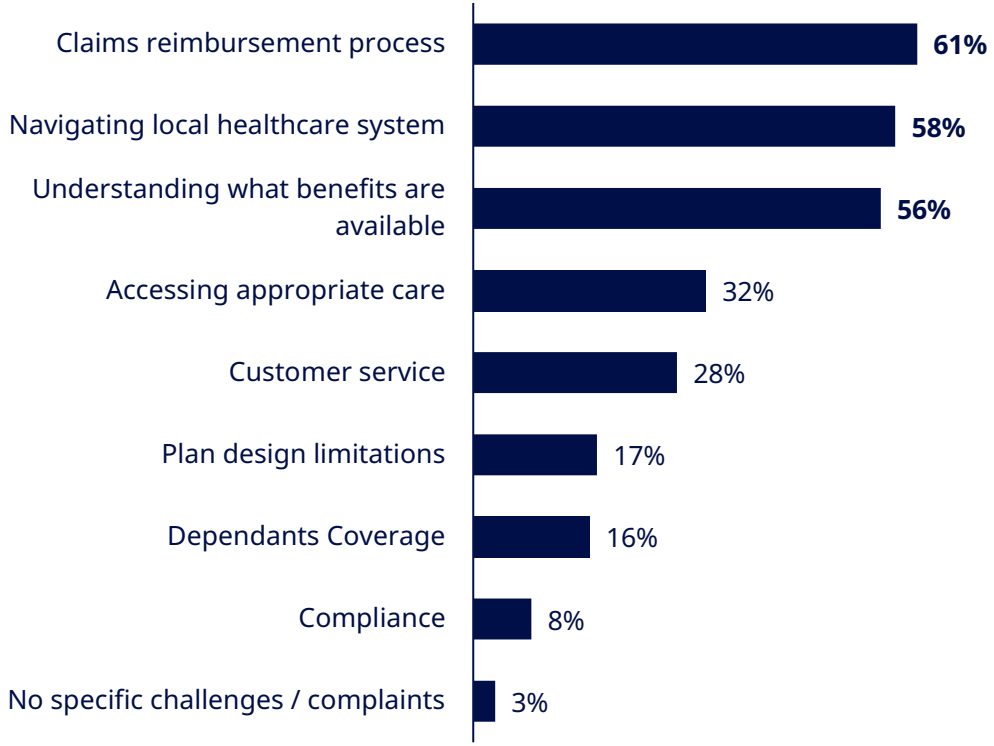
Biggest challenges in providing / utilizing international medical benefits

Employers



N=187
Note: More than one answer could be selected, therefore the total may exceed 100%.

Employees



N=185
Note: More than one answer could be selected, therefore the total may exceed 100%.

Communication and claims: Key factors in employee benefit satisfaction

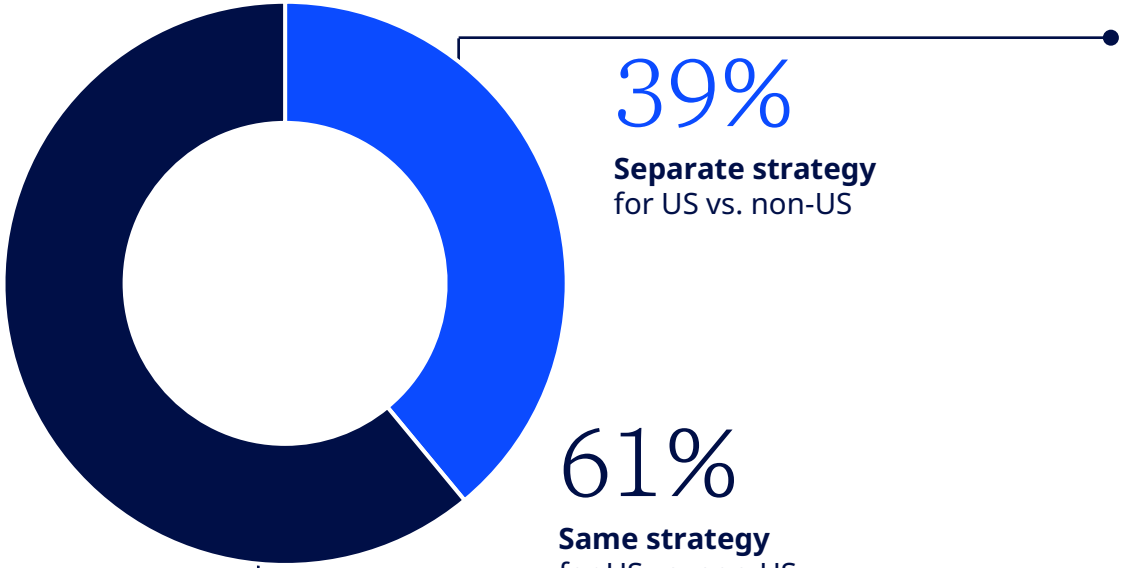
A high proportion of the leading challenges for both employers (communicating benefits) and employees (claims process and healthcare system navigation) can be addressed effectively through a well-designed and delivered communication strategy. Both employers and insurers have important roles to play here, and increased focus should be placed on key locations where challenges are more pronounced and local nuances need to be reflected to ensure communications are impactful.

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For those with both US and non - US employees

Do you have the same employee cost-share (deductible or coinsurance) strategy for US and non-US expatriates receiving medical coverage? If so, what is your strategy for US expatriates?

Strategy



39%

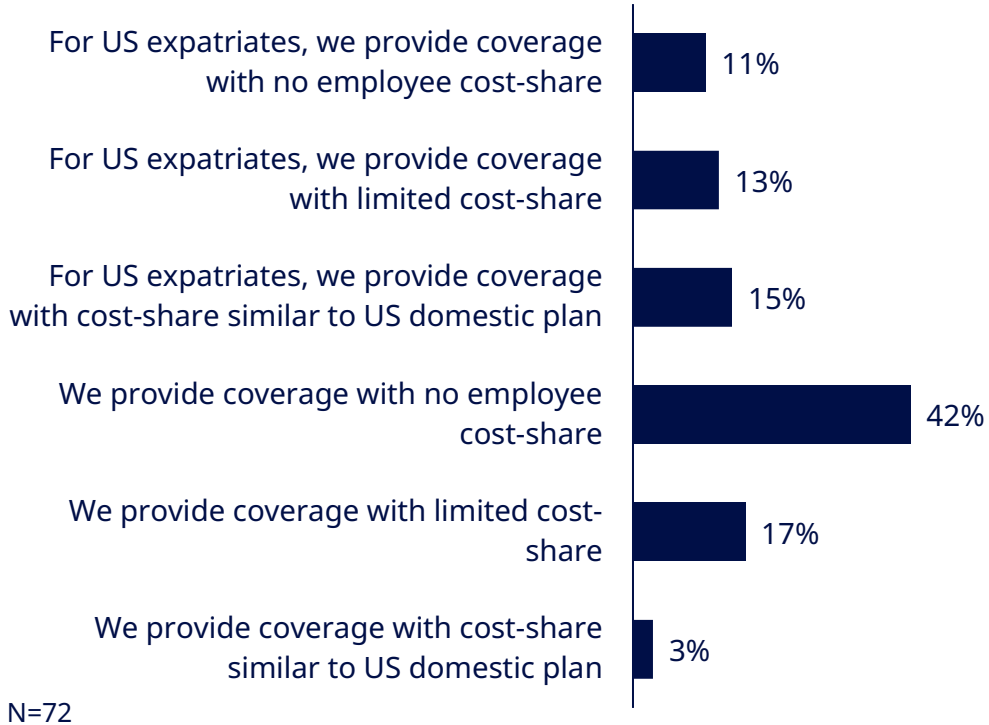
Separate strategy
for US vs. non-US

61%

Same strategy
for US vs. non-US

N=72

Coverage details



N=72

US approach to cost containment

Notably, 61% of organizations surveyed used the same medical benefit strategy and structure for both US and non-US employees, typically requiring no employee cost-share feature. However, with rising healthcare costs globally, more employers may look to impose cost-containment measures such as co-insurance, especially for US outbound employees who are more likely to have such features on their home-country provisions.

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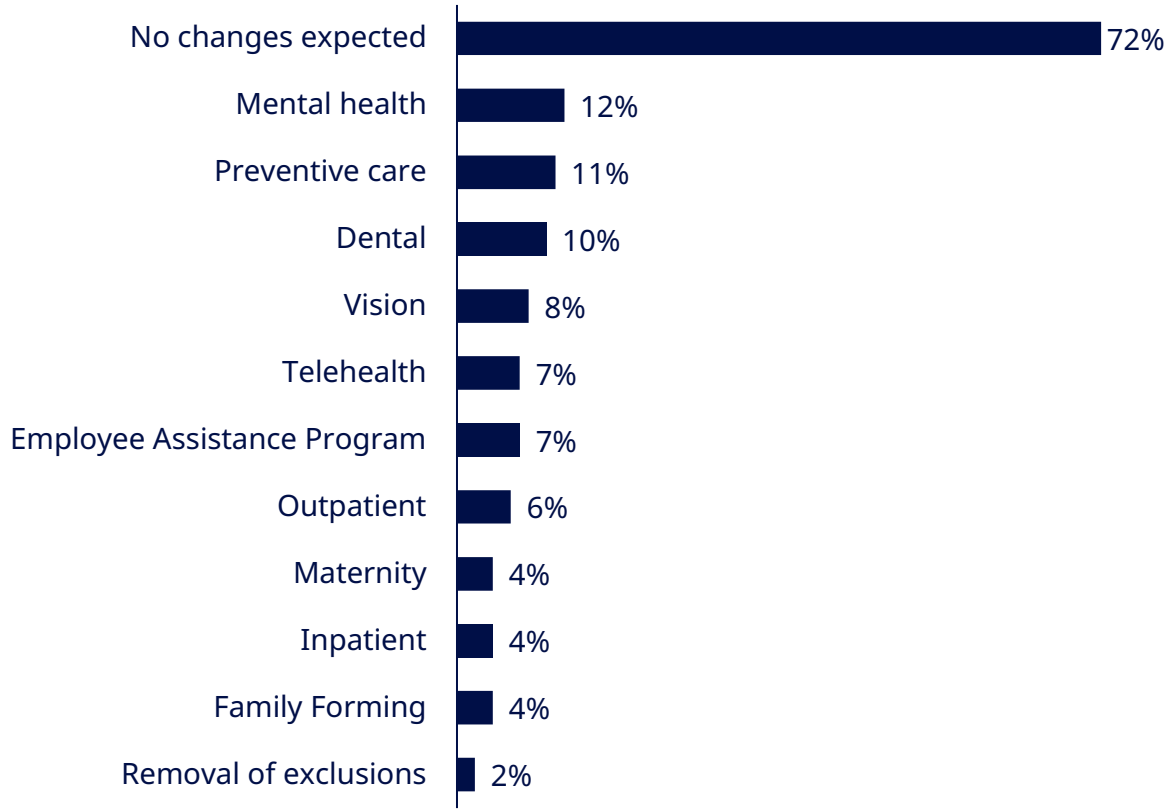
Benefit Design—A Shift Towards Relevancy and Personalization

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Few employers are planning to enhance benefits in the short term

Do you expect to enhance any benefits under your international medical plans in the next 12 months?



N=182

Note: More than one answer could be selected, therefore the total may exceed 100%.

What are the primary reason(s) for enhancing benefits?

- Implementing an inclusive benefit strategy
- Addressing employee feedback regarding market positioning
- Uplifting limits in line with medical trend
- Minimizing catastrophic exposure

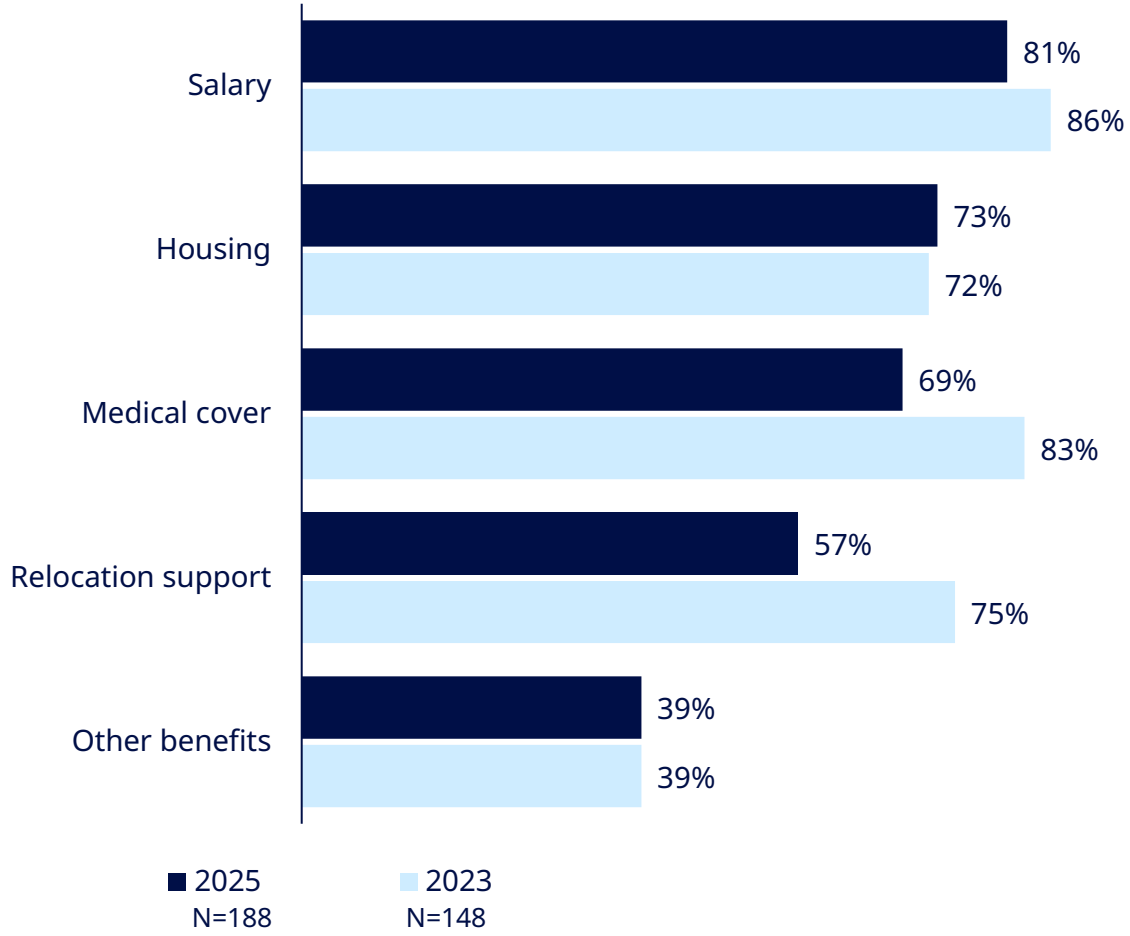
N=51

Note: More than one answer could be selected, therefore the total may exceed 100%.

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Medical benefits remain a priority in assignee packages

How important are the concerns listed below raised by employees when discussing their benefit package prior to assignments?



Note: Only top 2 boxes i.e., extremely important and very important are considered here.

Access to quality care a concern for assignees

Despite changes in cost-of-living dynamics, medical coverage continues to be key in assignee benefit packages, with employees putting their health and that of their dependents high on their agenda.

Cost pressures are clearly being increasingly felt by both employer and employee – building the case for relevant, efficient, and accessible medical benefits underpinned by communications strategies that maximize the perceived value of any solution.

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The role of the international medical plan in meeting Social Business Goals

Social Business Goal benefits and features that companies currently offer or intend to offer to employees under international medical benefits plan:

	Currently offered	Intend to offer in the next 12 months
Preventive health screenings	49%	9%
Same-sex partner coverage	43%	4%
Birth control	27%	2%
Fertility coverage	26%	4%
Congenital disease coverage	25%	2%
Neurodiversity / autism coverage	18%	6%
Menopause support	14%	7%
Gender-affirmation surgery	10%	3%
Elective egg or sperm freezing	6%	3%

N=188

Note: We have not shown the percentage for “Not Sure” mentioned by the organizations for the benefits.

What challenges have you experienced with adding Social Business Goal-related items to your international plan design?



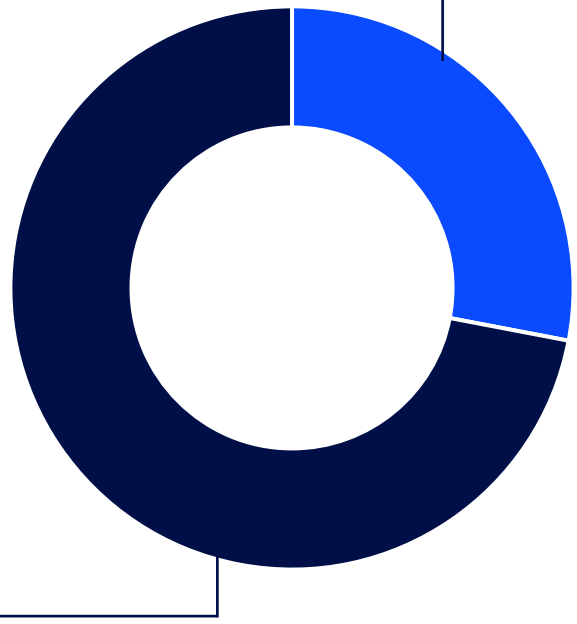
N=180

Note: More than one answer could be selected, therefore the total may exceed 100%.

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Plan design – consistency is key

Do you offer multi-tier plan design under your international medical plans?



28%

Yes

- **43%** Yes, offered differently for expatriates vs. local employees
- **36%** Yes, based on seniority
- **15%** Yes, offered differently for high- vs. low-cost countries
- **2%** Yes, based on tenure with the company
- **2%** Yes, combination of above options
- **2%** Yes, other

72%

No, not structured in this way

N=188

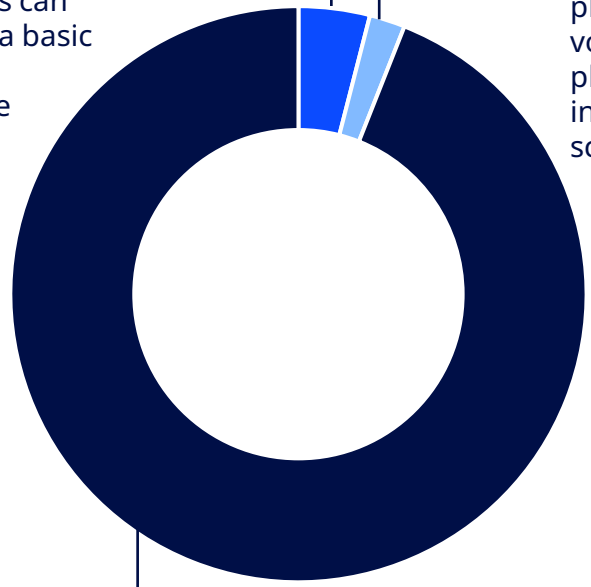
Do you enable your employees to upgrade to a higher international medical plan on a voluntary basis?

4%

Yes, employees can upgrade from a basic core plan to a comprehensive voluntary plan

2%

Our international plan works as a voluntary opt-up plan for employees insured on domestic schemes



94%

No

N=188

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Target position and future strategy

What is your target position for international benefit offerings?

5%

Market leading
(above 90th percentile)

19%

Above market practice

71%

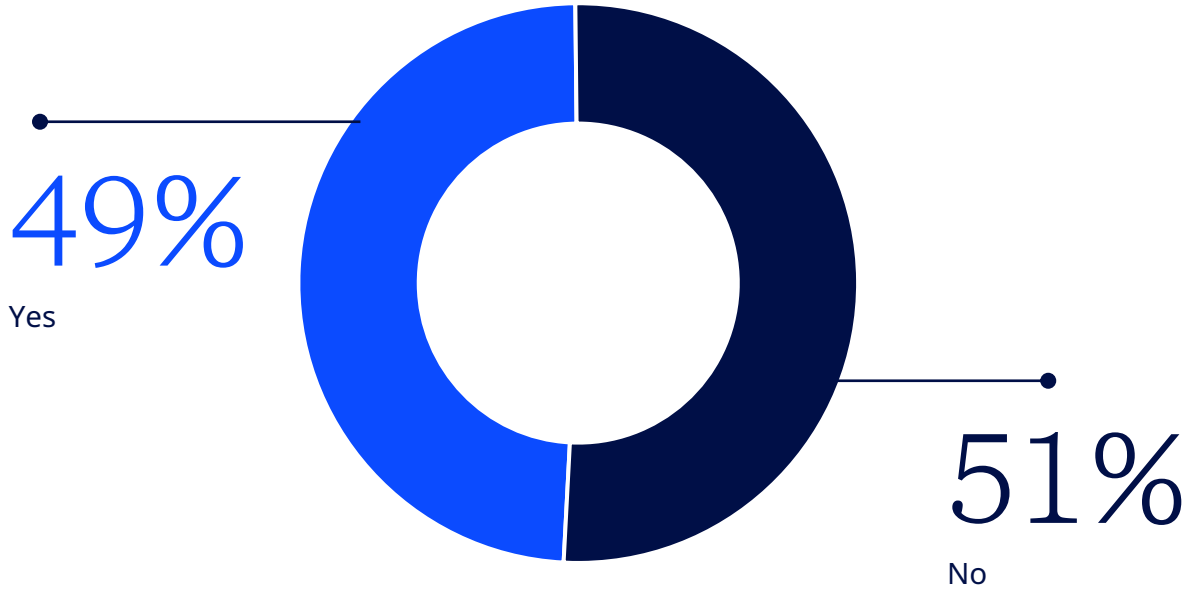
In line with market practice

5%

Minimum market practice
(essential/critical benefits only)

N=188

Do you know whether your international medical benefits are in line with your competitors/preferred benchmark group?



N=188

Employers need support to understand how they align with peers

Cost pressures remain a key factor when assessing international benefits, yet most companies still aim to match or exceed peer offerings to stay competitive for talent. A key challenge for multinational employers is setting a benefit goal that balances regional expectations with their global people strategy. With over half of employers unsure how their benefits compare to peers, data-driven benchmarking is essential to ensure benefit investments are relevant and effective.

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The Role of IPMI

04

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Most companies continue to sponsor medical coverage for family members

Who is covered under your company-sponsored international medical benefits?









Others include:

- First or second-degree relatives with physical, mental, or sensory disabilities, of whom the employee has legal custody or guardianship
- Only for family members physically present in host country
- Spouse and children covered in certain countries

99%	90%	90%	2%
Employees	Spouse/Partners	Children	Other dependents

N=188

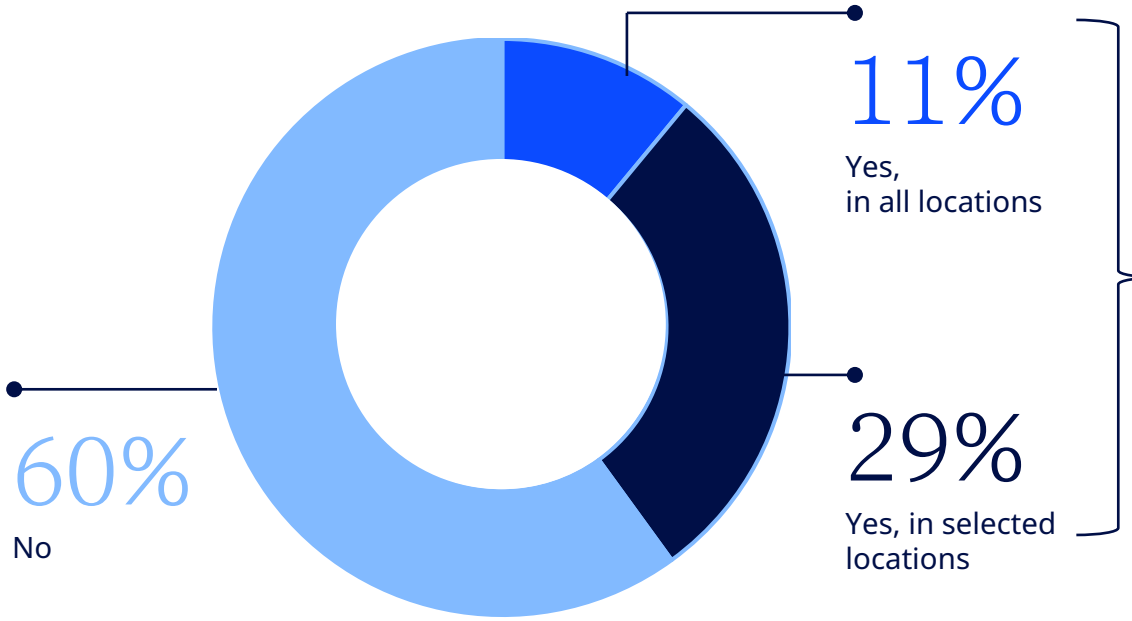
Note: More than one answer could be selected, therefore the total may exceed 100%.

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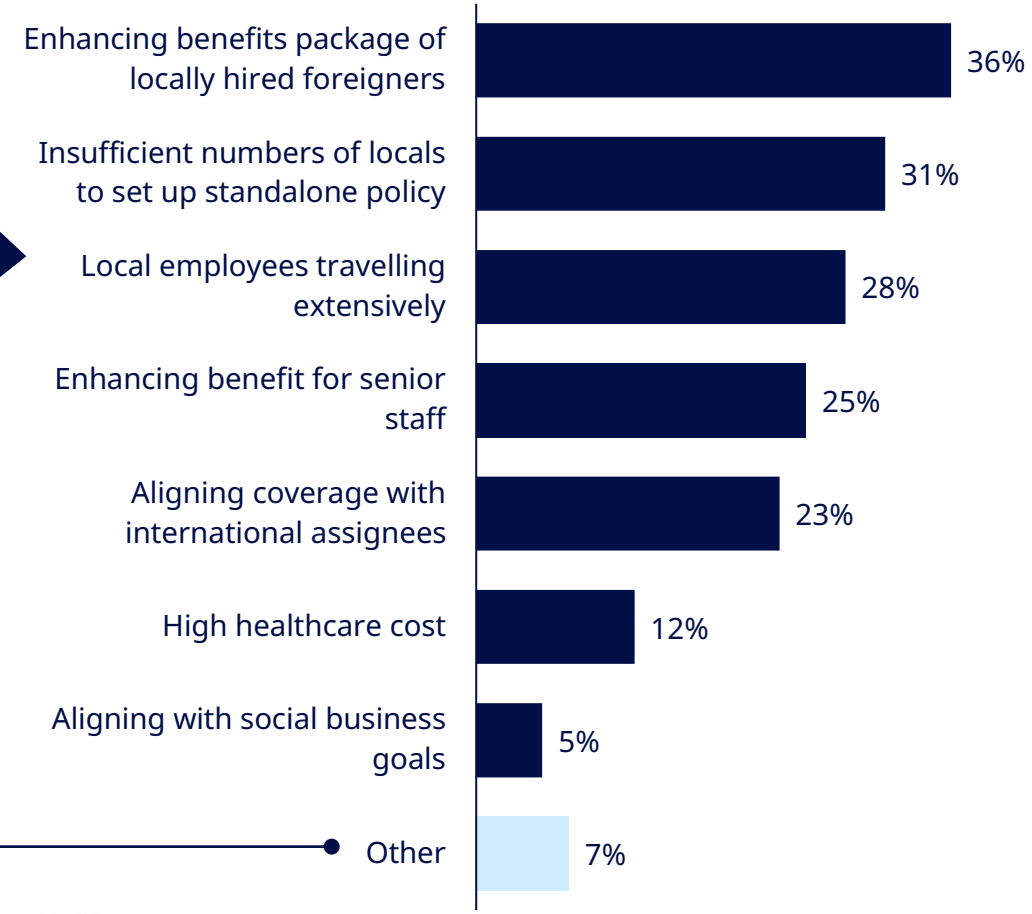
Local employees under international medical plans

Do you cover any local employees under international medical plans?



N=188

Why are local employees covered under international medical plans?



N=75

Note: More than one answer could be selected, therefore the total may exceed 100%.

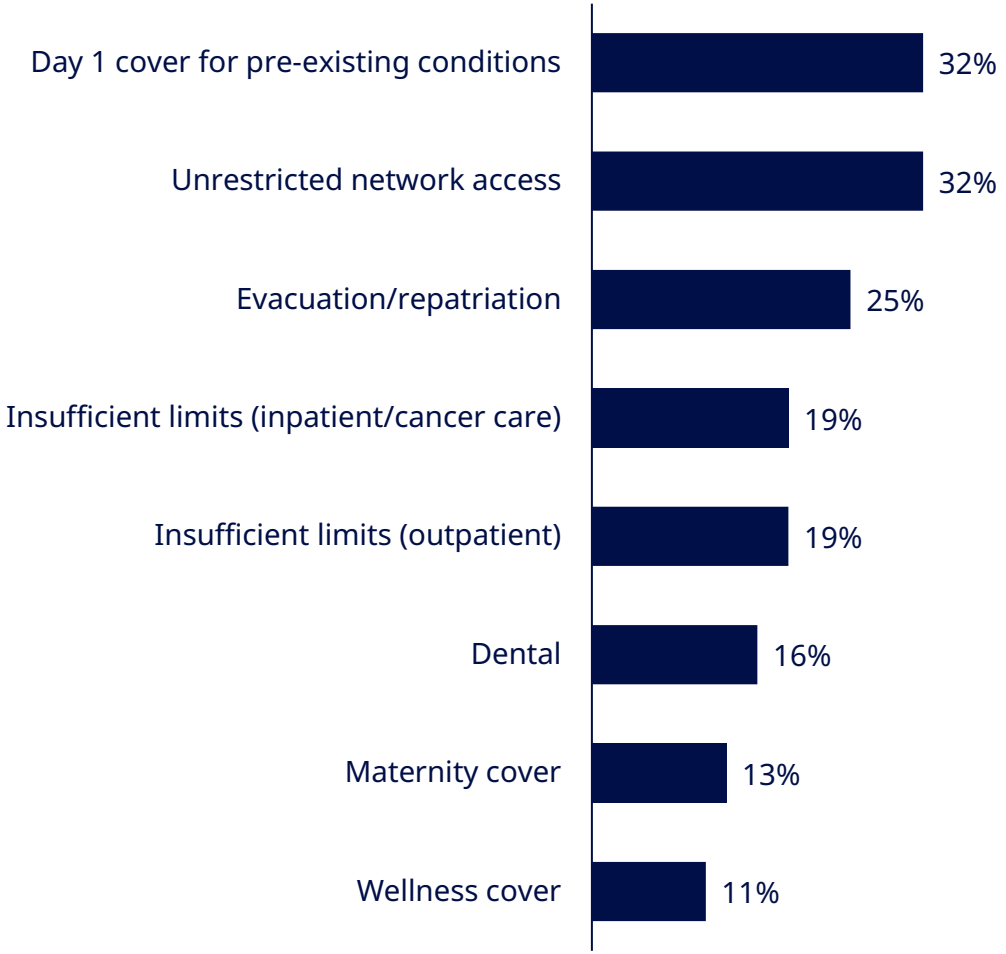
Others include:

- The employee moves to a new country first and the family moves afterwards
- Global policy applicable to all as our company does not participate in local social security programs
- Limits of local coverage for family members remaining in the previous country
- Locally hired foreigners not eligible for local plan to address coverage gap
- Market availability

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Reasons behind selecting international medical plan

Which features have led you to select an international medical plan rather than a domestic one?



A demand for healthcare without barriers

Creating a successful medical benefits program today goes beyond simply adding a wide range of benefits.

Employees increasingly expect not only generous coverage limits, but also immediate and smooth access to world-class healthcare from day one, without concerns about pre-existing or ongoing medical concerns. Notably this requirement, alongside unrestricted networks, will be key drivers of the cost pressures employers are facing.

While local plans can seem more affordable, they may have portability, language, and eligibility challenges. To effectively manage talent and prioritize duty of care, employers are increasingly opting for global solutions for their assignees.

N=188
Note: More than one answer could be selected, therefore the total may exceed 100%.

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Use of international healthcare plans for remote workers

Which of the following describes your approach to address medical benefits / access to medical care for international remote workers?

41%
No defined policy

27%
Enroll international workers into company's existing international private medical insurance (company-sponsored)

21%
Approach depends on individual circumstances

10%
Provide private medical insurance in the host / remote work location (company-sponsored or employee-paid)

8%
Offer allowance or reimbursement for medical insurance premiums / claims

5%
Provide medical cover via Employer of Record

5%
Require employee to source and pay for personal medical or travel insurance

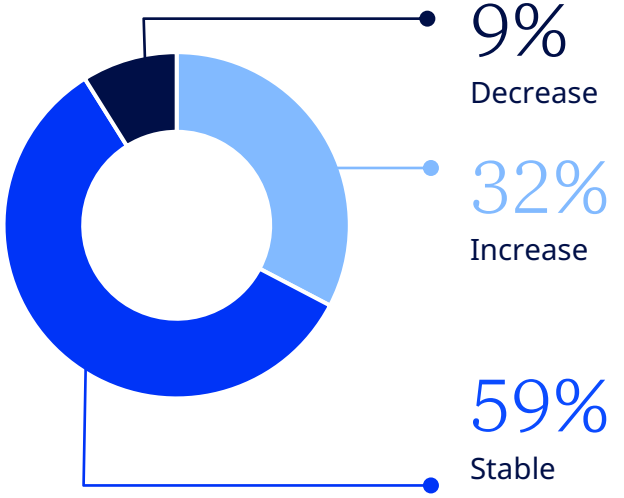
5%
Do not provide or require insurance for employee

2%
Provide travel insurance only (company-sponsored or employee-paid)

N=177
Note: More than one answer could be selected, therefore the total may exceed 100%.

Coverage strategy for international remote workers remains a major challenge

In the results of our 2026 Talent Mobility Outlook study, we saw that almost all surveyed employers are expecting to increase or maintain the number of international remote workers:



Many employers are still unsure of the best approach to address remote workers' healthcare needs and have no defined policy in this space.

International healthcare plans remain the most popular solution to this challenge, although it is no longer a go-to approach. Due to ever-increasing compliance challenges around the globe, serious considerations must be given to the employee's location and residency status to ensure the international medical plan is indeed appropriate in each individual case.

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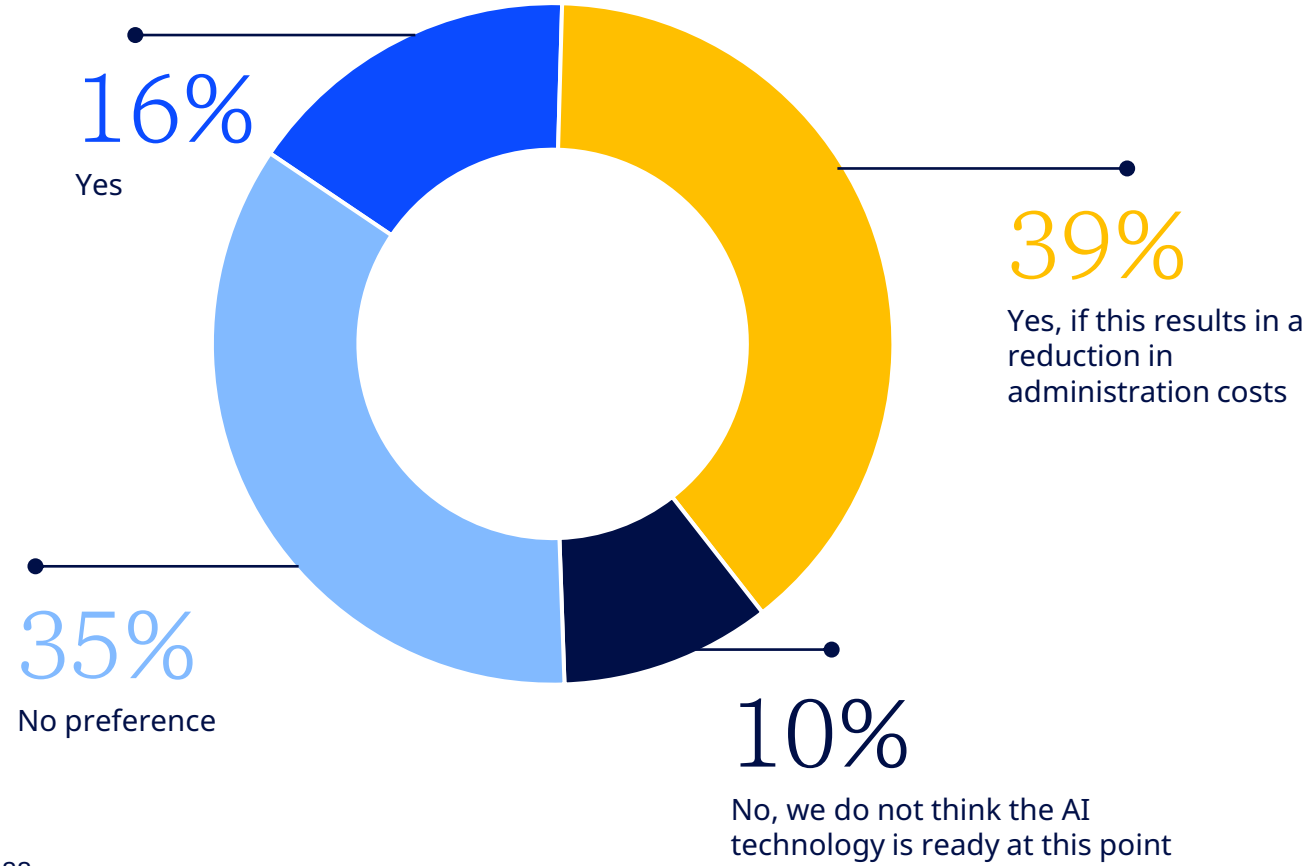
Benefit Management and Cost Containment

05

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Embracing AI: Impact on provider choice

Would you prefer providers who embrace AI technology in their servicing and administrative processes?



N=188

The true impact of AI is yet to be felt

The survey findings suggest cautious but commercially driven support for AI initiatives.

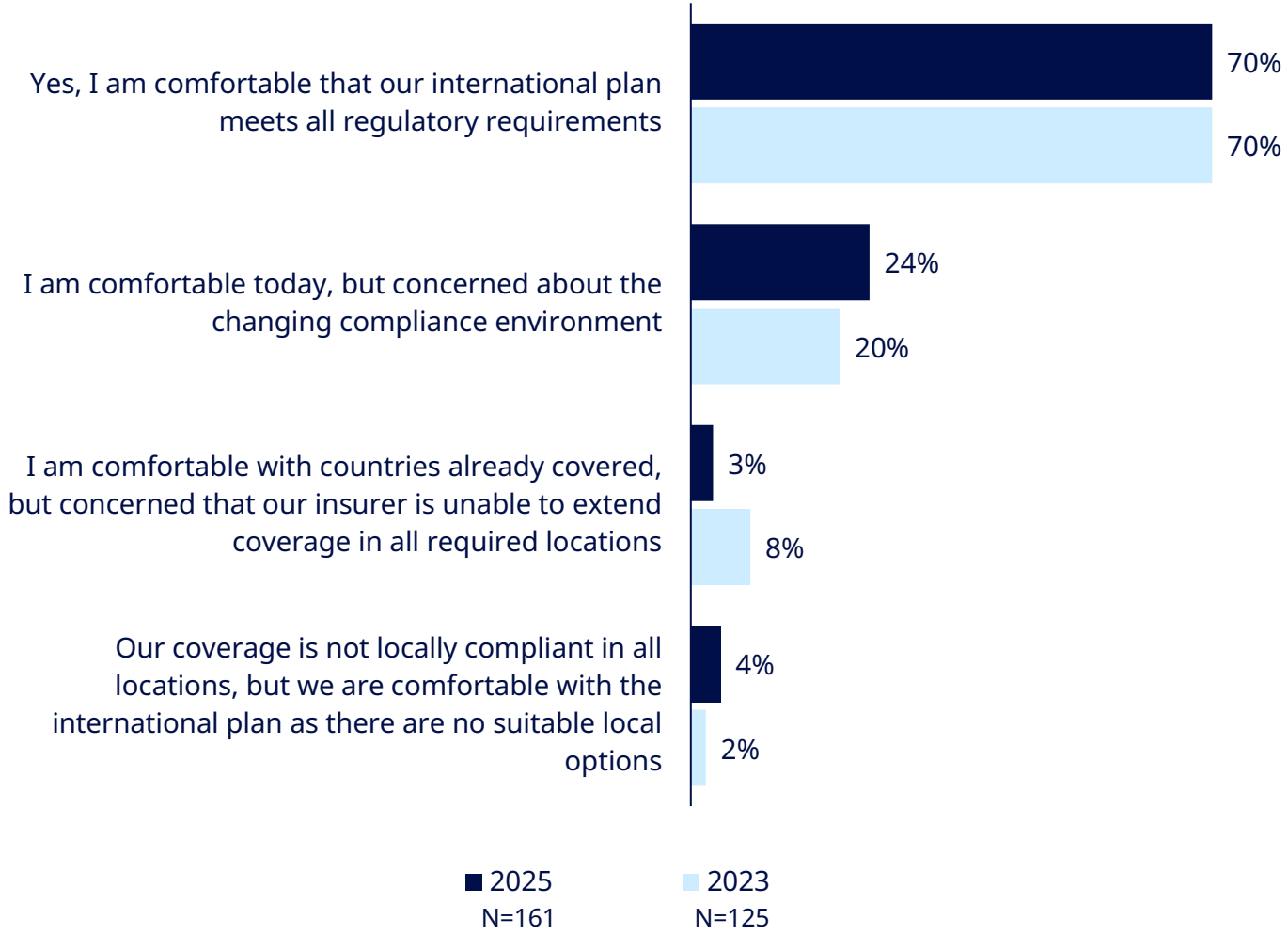
While only a small proportion actively prefer AI-led providers, a much larger group would support adoption if it delivers cost savings. Most respondents are neutral, and a minority question AI readiness.

While AI is highly topical in current industry discussions, overall, value and outcomes matter more than the technology itself.

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Meeting regulatory requirements

Are you comfortable that your international benefits meet all local regulatory requirements in your assignee locations?



Compliance remains a top priority

Since 2023, comfort with compliance has declined slightly, with more employers viewing the constantly changing compliance environment as a challenge in the short term.

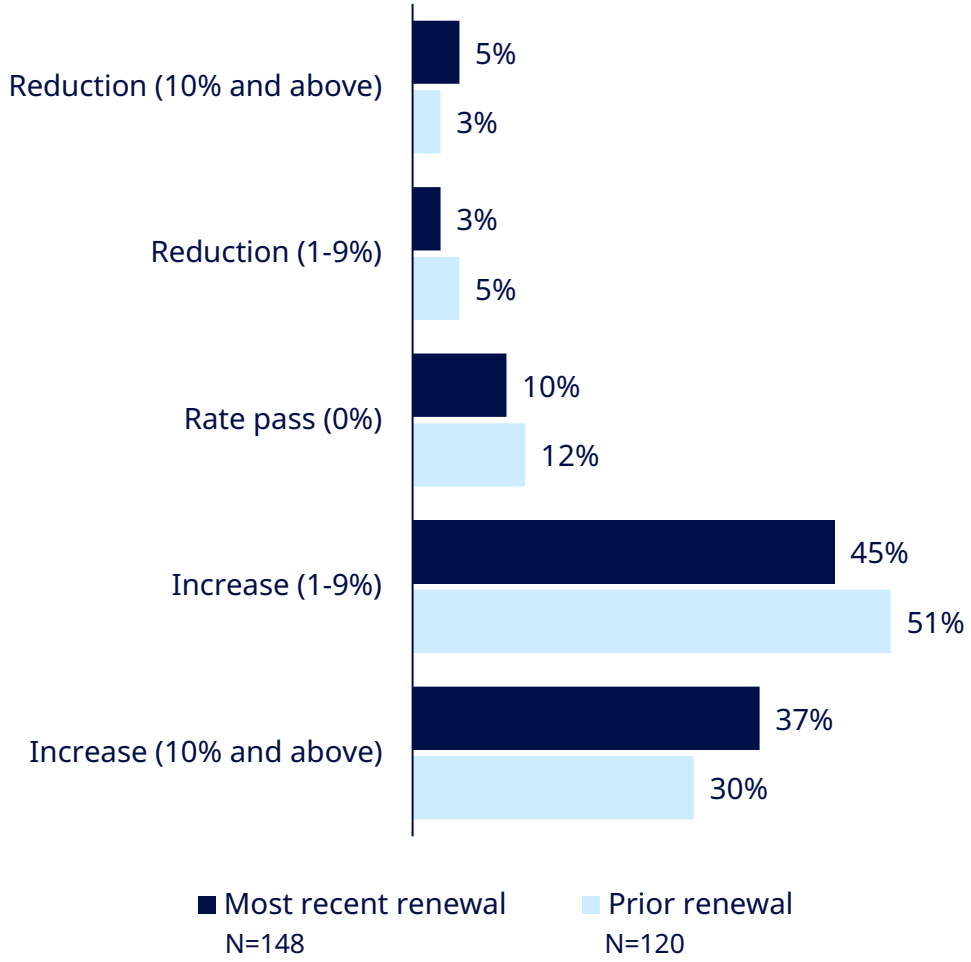
This is likely because employers are becoming more aware of their regulatory exposures over time and are increasingly seeking professional advice to enhance their understanding.

While employers are becoming better educated on regulatory requirements, it remains critical to continuously monitor the compliance landscape, as regulations are evolving all the time.

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Healthcare costs continue to rise

By what percentage did the premium increase on your organization's medical insurance arrangements at the most recent vs. prior renewal?



2024-2026 Medical Trend: MMB Health Trends 2026

	2024	2025	2026
Global	10.5%	10.7%	11.0%
Expat (IPMI)	10.5%	11.0%	10.6%
Canada	7.0%	6.9%	8.6%
Asia	12.2%	12.4%	12.5%
Pacific	10.0%	11.4%	10.8%
Europe	10.3%	9.5%	9.1%
Middle East and Africa	10.9%	12.5%	14.1%
Latin America and Caribbean	9.8%	10.1%	10.4%

> "In 2026, we expect an IPMI trend of 10.6 % globally because of inflation, utilization, and changes in treatment mixes."

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Company leavers

Do you offer or facilitate continuation options for company leavers?

84%

No specific arrangements for leavers

7%

Yes, retirees / continuants are allowed to stay on the corporate plan (self-paid)

6%

Yes, we have a pre-agreed group leaver scheme

2%

Yes, retirees / continuants are allowed to stay on the corporate plan (company-sponsored)

N=188
Note: Total may not equal 100% due to rounding.

Continuity of care post-employment presents a challenge

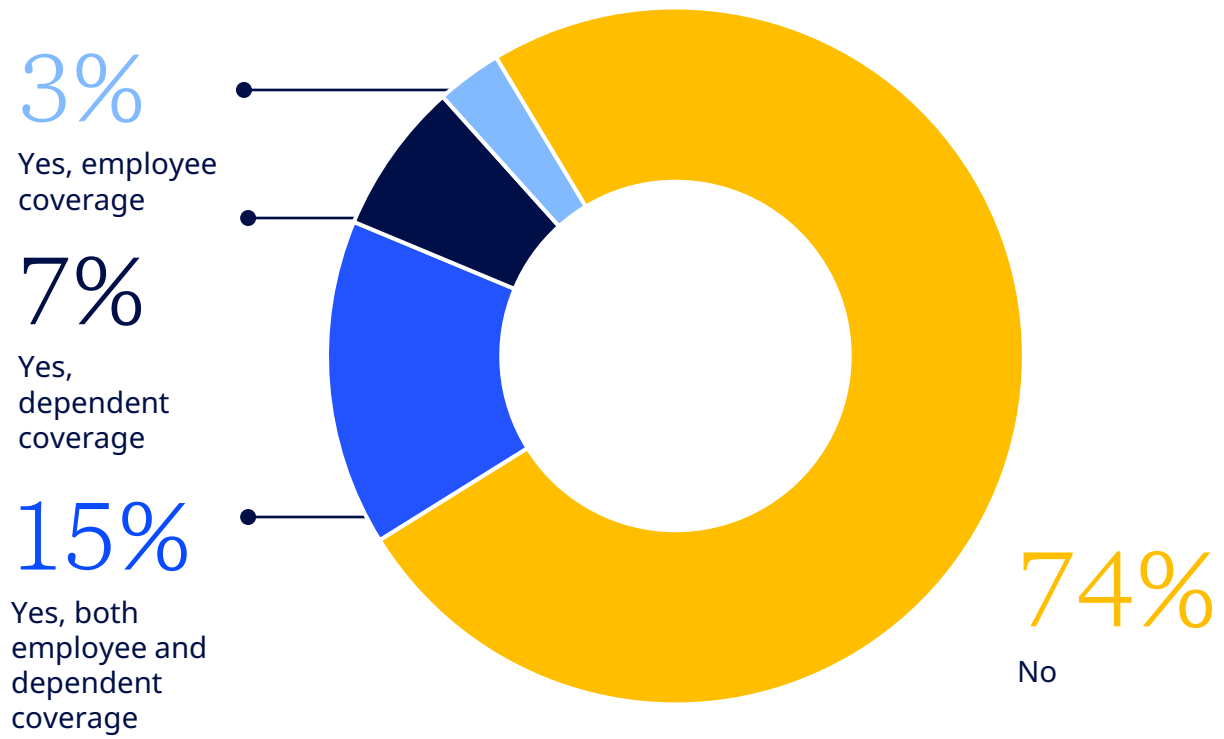
The current prevalence of continuation options is low. However, as retirement ages continue to rise and employers look for ways to differentiate reward packages, demand for mechanisms that support valued employees post-employment is expected to grow.

At the same time, retaining retired employees on corporate plans may increase costs, as this group presents a higher risk. This creates an opportunity for employers to re-evaluate how they support employees' access to care post-employment.

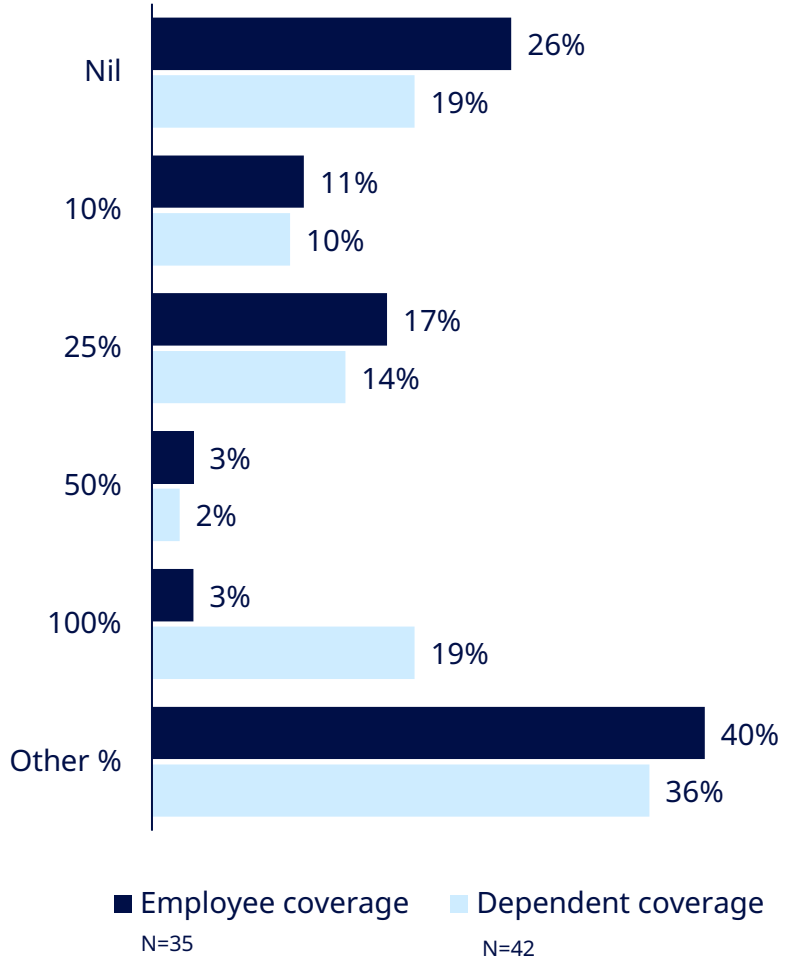
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Employee contribution to medical premium

Are your employees required to contribute to any portion of the medical premium e.g. via salary deductions?



What percentage of the premium does the employee contribute?

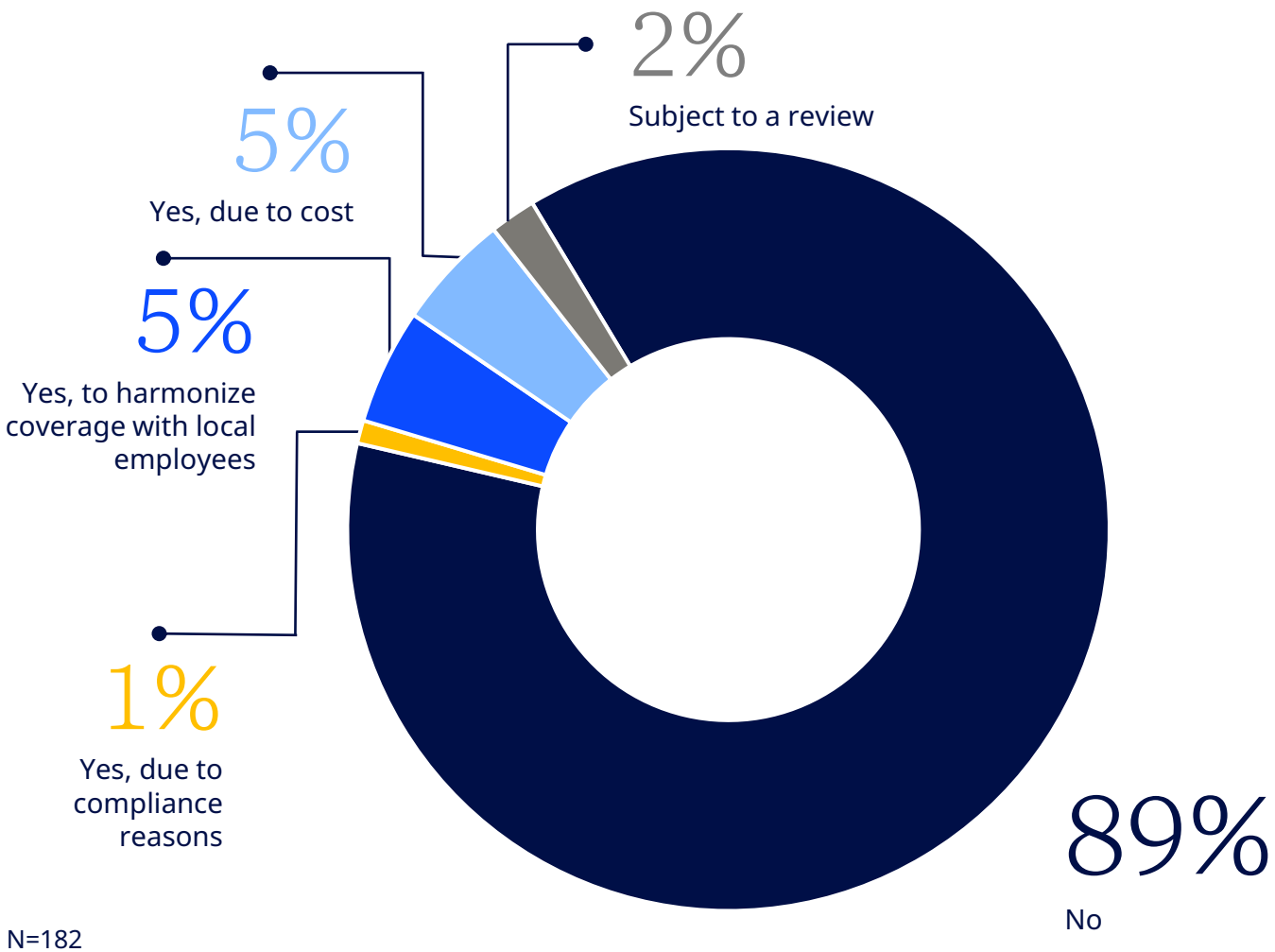


N=188
Note: Total may not equal 100% due to rounding.

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Replacing international benefits with local options

Do you plan to replace your international medical benefits with more basic local options in the next 12 months?



N=182

Appetite to reduce benefits remains limited

Despite consistent cost pressures, the sentiment in this area remains almost the same as two years ago, when 90% of employers indicated that replacing international-level of coverage with domestic solutions was not in their plans.

This reflects the continued importance of robust global medical coverage for attracting and retaining key mobility talent, ensuring a consistent level of care across locations, and supporting duty-of-care obligations. It also suggests that, despite other challenges such as evolving compliance requirements , organizations see international medical benefits as a strategic component of their mobility and benefits strategy.

Employers recognize that any shift toward local alternatives driven primarily by cost must be carefully weighed against the potential impact on overall employee satisfaction. Organizations will need to balance short-term savings against longer-term risks to talent outcomes and organizational resilience.

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Future benefits strategy

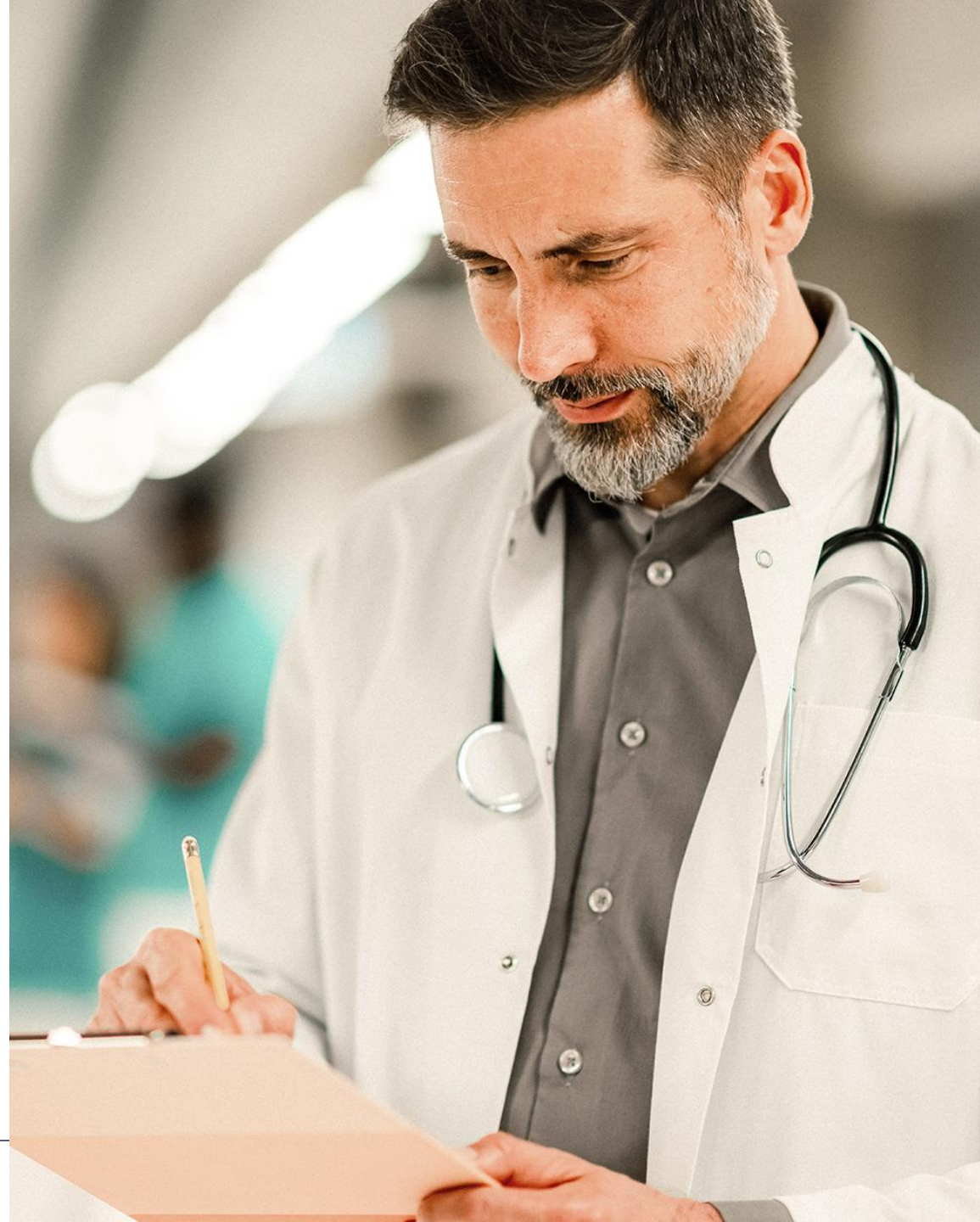
Do you expect to reduce any benefits under your international medical plans in the next 12 months?

96%

of the 188 participating companies do not expect any benefit reductions/removals in their benefit offer.

Robust benchmarking can drive international medical plan optimization

The vast majority of employers are not looking to reduce benefits under their international medical plans. Instead, there is an increased focus on using robust, data-driven benchmarking to test whether their benefit design and spend align with strategic objectives—whether that is keeping pace with peers, positioning themselves as an employer of choice, or achieving specific cost and value targets.

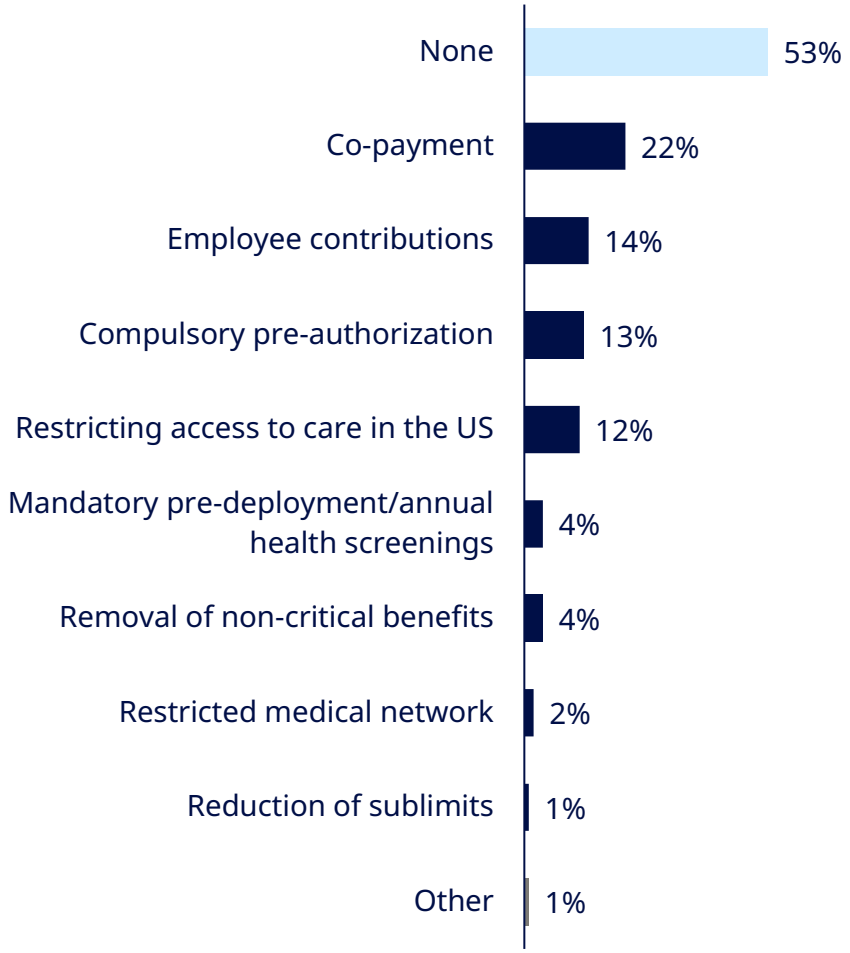


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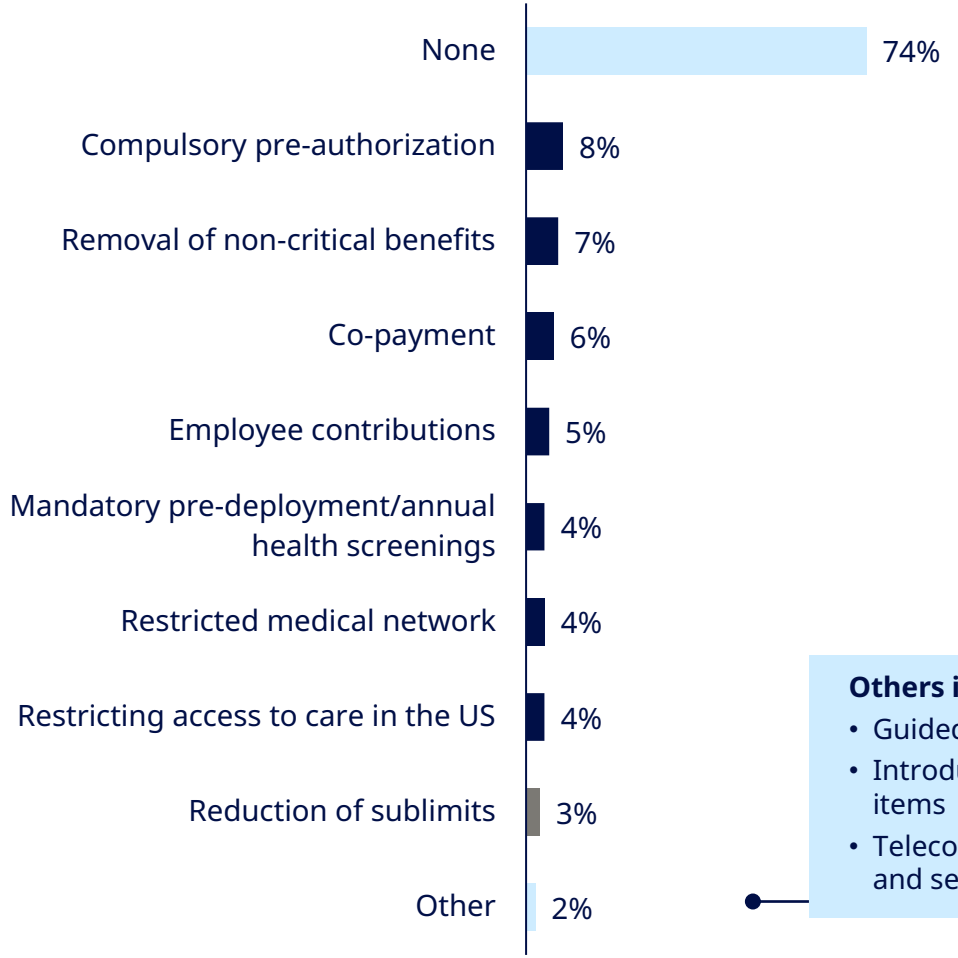
Cost containment strategies

What cost containments do you have in place today?



N=187
Note: More than one answer could be selected, therefore the total may exceed 100%.

What cost containments would you be willing to implement in the next 12 months, if necessary?



Others include:
- Guided Health Advisor program
- Introduce sublimit for high usage items
- Teleconsultation for routine care and seeking second quote

N=185
Note: More than one answer could be selected, therefore the total may exceed 100%.

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Appendix

06

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Survey usage

- Human Resource professionals who deal regularly with surveys are aware of the variance that may exist in survey data. Data may fluctuate slightly from year to year due to changes in the participant base. It is important to note that within a sample, a significant amount of data may be reported by one organization. It is also possible for data to change drastically from year to year due to industry-related factors and economic conditions.
- Mercer is providing this survey information to its clients to permit them to make independent decisions regarding salaries and benefits. Because the exchange of salary and benefit information among competitors may be construed in certain circumstances as a means to facilitate an antitrust violation, Mercer has taken appropriate steps in collecting and disseminating this information in order to avoid such perceptions.
- The information and data contained in this report are for information purposes only and are not intended nor implied to be a substitute for professional advice. In no event will Mercer be liable to you or to any third party for any decision made or action taken in reliance of the results obtained through the use of the information and/or data contained or provided herein.

If you have questions about the survey or our report, please contact:



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Global Mobility Solutions, Consultant

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Data confidentiality standards

To ensure the confidentiality of all data, a minimum number of observations is required in order for statistics to be displayed.

- Three organizations must report at least three observations for a variable in order for the mean and frequencies to be displayed.
- Four organizations and four observations are required for display of the median.
- Five organizations reporting at least five observations are required to display 25th and 75th percentiles.
- In single-answer questions, the total may not equal 100% due to rounding.
- In multiple-answers questions, organizations may indicate more than one option, therefore the total may exceed 100%.
- A double hyphen i.e. “--” has been indicated where there are insufficient data for analysis.

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Contact us

To learn more about this survey or how to elevate your benefit strategy, contact us:



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