

# Time to review your employee medical and support programs

The COVID-19 outbreak continues to evolve and spread across continents. With travel restrictions in place and fiscal packages multiplying, companies are understandably concerned about the effects on their people and their businesses. Now, more than ever, it's time to safeguard your employees with robust health programs. The situation is a timely reminder that *healthy people = healthy business*.

As the situation changes daily, companies are looking for guidance. First and foremost, does your medical insurance cover COVID-19-related treatments for employees and their families? How can you support and reassure your employees? Should you suggest alternatives to visiting a clinic, where the risk of infection may be higher? Are your employees taking care of their mental health at a time when many may be worried about their jobs and their future?

Learn how you can safeguard your employees with the appropriate health program.



## Where to begin? Three steps to ensure you're covered

1. Assess your current employee cover for both physical and mental health.
2. If necessary, strengthen and increase that support.
3. Explain the current benefits clearly to employees. Not only will this reassure them, but it can also improve employee advocacy across all health initiatives.



## Three ways to strengthen and increase support

### International Private Medical Insurance

Is the COVID-19 situation causing stress and anxiety to your employees? You may want to consider International Private Medical Insurance (IPMI). With IPMI plans, your employees can enjoy peace of mind knowing that their medical needs are covered. Depending on the specific IPMI plan, support may be available 24/7, worldwide, with potential access to more than 10,000 network hospitals and clinics.

**Importantly, pandemics and epidemics may be fully covered without any exclusions.** Mercer provides bespoke solutions for both groups and individuals. We offer helpdesks and clinics on your premises to support your employees' concerns. Employees can also be reassured that their plan has sufficient coverage should they have serious conditions, require ICU treatments, or need evacuation and repatriation services (depending on the IPMI policy).

### Telemedicine

How can you better support your employees with alternative care? If employees prefer not to go to a doctor, hospital or clinic, then telemedicine is an excellent alternative. A video consultation with a locally licensed, practicing doctor can be available within minutes, anytime and anywhere, including public holidays. And there may be no need to collect medicine from a pharmacy; have it delivered where you need it by a dedicated courier team.

### Employee assistance program

What can you do to support the mental well-being of your employees? One of the most effective ways of confidentially supporting employees is the employee assistance program (EAP). This counseling support service may be accessed 24/7 by phone, in person or via online sessions. With an EAP, concerned employees may get a faster response to their concerns. The program may also deliver on-site counseling interventions aimed at assisting managers and employees in coping with the shock and disruption of extreme or traumatic events. Virtual sessions may also be arranged to assist COVID-19-affected employees specifically.



### International Private Medical Insurance

Give employees peace of mind with potential access to more than 10,000 network hospitals and clinics.



### Telemedicine

An excellent alternative to visiting the doctor, with 24/7 access and medication delivered to your door in some locations.



### Employee assistance program

Telephone counseling and online support may provide immediate reassurance during stressful times.



**Ensure you have adequate medical insurance in place, and consider the benefits of an employee assistance program to help your employees, physically and mentally, during stressful times.**



## Contact us

**Marion Fabregoul**

Insurer Relationship and Strategy Marketing  
Manager, Mercer Marsh Benefits Singapore  
[marion.fabregoul@mercermarshbenefits.com](mailto:marion.fabregoul@mercermarshbenefits.com)

**Shireen Kwan**

Growth Leader, Mercer Singapore  
[shireen.kwan@mercer.com](mailto:shireen.kwan@mercer.com)

**Legal notice:**

The information in this document is based on a general view of best practices in the HR industry, as well as the present understanding and knowledge of the evolving COVID-19 situation. This document should not be taken to be professional advice that has been specifically tailored to the needs of an individual organization. The information in relation to IPMI, telemedicine and EAP is meant to serve as a brief overview, and the specific coverage, details and scope of said services and policies depend on the actual terms and conditions offered by the relevant insurers or service providers. In circulating this document, we make no guarantee or representation that coverage or services can be placed on terms acceptable to you. We encourage you to obtain your own legal advice, as appropriate.