

## Travel Safety: Niche for EAPs?

*In about a day, you can get just about anywhere in the world. Businesses deploy their workforces for overseas commerce, and their employees also enjoy vacations far from home. But in today's unsettled world with terrorism, civil unrest, crime, natural disasters, and other issues, what type of travel safety plans are in place? All too often, either none or not enough.*

**By Sheryl Hill and Mary Ellen Gornick**

Traveling is stressful, especially when employees are ill-prepared and noncompliant. Travelport released a study citing 57% of executives who reported that noncompliance with corporate travel policy was among their top three concerns. In 2017 alone, more than seven million employees traveled abroad for business. The International Trade Association reported that about 90% of business travelers did not protect themselves with travel medicine, such as vaccinations, or travel insurance!

That's not all. Depart Smart, a Minnesota nonprofit, found that fewer than 1% of travelers knew:

- The emergency number at their destination;
- How to ask for help in the local language; or
- How to contact the U.S. Embassy for help.

In our ever-changing and uncertain world, employers are struggling to fulfill their duties to care and inform. How do they educate and safeguard their employees on trips abroad? (**Editor's note:** See this month's cover story in *EAR* for more on duty of care and related areas.)

In addition, most travel insurance companies do not cover mental health.

### Plans Desperately Needed

To mitigate travel risks, employees need to be armed with travel safety skills, tools, and emergency plans to use when they find themselves in

tough situations. Their line managers, occupational health practitioners, travel managers, and HR need to have a working practical knowledge to ensure that employees can avoid risks and get appropriate help when they need it. *EAPs can play a vital role in working with corporate clients to offer travel-related resources.*

### Preparedness Programs

EAPs can offer their clients "preparedness programs" such as the:

- Depart Smart™ Travel Safety Assessment and Travel HEROES™ Safety Certification;
- International SOS Foundation Duty of Care Accreditation; and
- Global Business Travel Association Self-Assessment.

### Travel Safety Assessment and Certification

Depart Smart is a Minnesota nonprofit company founded to save lives with travel safety awareness, advocacy, and standardized travel safety training following the preventable death of the Hill's teenage son in Japan.

EAPs can partner with a firm like Depart Smart to offer an add-on service to help international travelers and assignees assess their travel safety readiness. This begins with a ten-point travel safety quiz, and allows users to earn travel safety certification as they develop a personalized emergency contingency plan.

Hundreds of survivors were asked what they know now that might have prevented the death of a loved one abroad. The safety savvy quiz was created to validate the assumption that most U.S. travelers do not make their safety a priority when they go abroad. Thousands of travelers have taken the quiz, *but fewer than 3% score more five accurately.*

An EAP could have their client's employees take a self-assessment quiz prior to booking a

trip abroad. It can be co-branded for the EAP or employer.

An online travel safety certification course called “Travel HEROES” is comprised of six 10-15-minute teaching modules designed to help employees compile an extensive travel safety emergency plan. The modules include:

❖ **Geo-Political Context** – Learn how to navigate the State Department Consular Affairs, understand how to identify the severity of country-specific alerts and warnings, and become familiar with local laws and customs using tools like Overseas Security Advisory Council (OSAC) country specific safety reports.

❖ **Smart Traveler Enrollment Program (STEP)** - Learn the value and how to enroll in STEP, a free service providing U.S. citizens abroad the latest safety and security updates from the nearest U.S. embassy or consulate.

❖ **Health and Wellness** - Identify resources at the Centers for Disease Control and World Health Organization (WHO) for specific health risks and preventive measures in the countries you are traveling to as well as vital personal health information (in the local language).

❖ **Geography and Housing** – Learn how to build a custom Google My Map of your destination featuring area-specific risks and warnings, location of hospitals, fire and police departments, embassies, airports, evacuation services, housing, and transportation resources.

❖ **Travel Insurance** – Learn how to vet travel insurance services, such as prepay requirements and the differences between trip and travel insurance, ascertain minimum health and emergency evacuation needs, familiarize yourself with common exclusions such as mental health, identify exclusions, and which travel insurance coverage is most suitable.

❖ **Security and Communications** – Increase financial security with helpful tips around banking

and credit card companies. Establish an international calling plan to reach authorities and emergency contacts if needed. Prepare your emergency contacts so they are ready to get to you and advocate for you if necessary.

*A travel request is one example of an alert to the EA professional to offer travel safety assessments or training to the employee and checkoff readiness for safe travels. In one example, a Fortune 500 company offered an incentive, the chance to win an Apple watch, to any employee who completed Travel HEROES Safety training.*

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Depart Smart offers the Travel HEROES course to EAPs at individual rates of only \$50 each and group rates at \$1-1.52 Per Employee per Month depending on volume. Group rates are offered with a promotion code. (**Editor’s note:** For more information, contact Sheryl at the email listed at the end of this article.)

In addition, workshops and webinars are offered at custom pricing depending on the number of attendees and how many destinations are included. A custom proposal is provided to the EAP to meet agreed upon goals and develop orientation and implementation plans.

But the number-one client feedback Depart Smart receives is that *peace of mind is priceless* and the program relieves the stress of travel because having mechanisms and skills to navigate troubles abroad is empowering and lifesaving.



Moreover, in their role as mental health professionals, EAPs could partner with a firm like *Depart Smart* to offer suggestions for how travel safety training can reduce stress and improve mental health. (And then subsequently measure and report on progress.)

## International SOS Foundation Duty of Care Accreditation

The International SOS Foundation was started with a grant from International SOS in 2011 to improve the health, safety, security, and well-being of people working away from home, internationally and on assignment. To find out how to become an accredited Duty of Care Professional check out:

<https://www.internationalsosfoundation.org/duty-of-care-training>

## Global Business Travel Association Self-Assessment

The Global Business Travel Association (GBTA) has another useful resource: the Travel Risk Management Maturity Model (TRM3™) Self-Assessment Tool. TRM3 is designed to help a company assess their readiness for handling duty of care issues with a 45-minute course that includes questions on risk assessment, risk monitoring, response and recovery, and others.

The TRM3 online tool is free for GBTA members. An EAP can help support corporate clients and their employees determine duty of care readiness with tools like TRM3.

## Reiterating EAP's Role in Travel Safety

Employee assistance professionals are uniquely positioned to support employees who travel as they adjust to major changes such as separation from their support network, operating in unfamiliar workplace practices, navigating cultural differences including local laws and customs, language barriers, and longer work hours due to different time zones.

Without proper supports the stress of a trip abroad often results in the need for emotional support for the assignee or a family member.

Engaging with an EAP provides the emotional support that can mitigate the causes of expatriate failures – a failure rate that affects as many as seventy-percent (70%) of people in developing countries.

Three proactive areas where EA professionals are well-suited to assess traveler readiness are:

- ❖ *Pre-assignment* – to gauge the readiness and resilience to take on an assignment.

- ❖ *Check-in assessment* – to remind the employee of available support services and head off any adjustment issues that are beginning to surface at the 3-6 month interval.

- ❖ *Repatriation* – an assessment and opportunity to help the employee have a “planful” re-entry.

In addition, EAPs deal with tangible factors such as the impact of duty of care/travel issues on absenteeism, etc. (See cover story in *EAR* for more info.)

## Summary

Some Fortune 500 companies have entire divisions dedicated to travel security and risk management. But, if you ask those same companies who is safeguarding their workforce when they travel for vacation or leisure trips, you'll probably get blank stares. It can cost a 6-9 month salary to replace an employee if they become seriously hurt, sick, or killed overseas.

Extending travel safety services to family members is even rarer. An employee whose family member is sick or hurt during international travel does not have their mind on work.

Travel safety is not an accident. EAPs are well positioned to assist. ■

*Sheryl Hill is the founder of Depart Smart and developed the Travel HEROES Safety Certification. Sheryl is a sought-after speaker on consumer travel safety issues. She is the award-winning author of “Walking on Sunshine – A Spiritual Memoir.” Sheryl can be reached at [sheryl@departsmart.com](mailto:sheryl@departsmart.com).*

*Mary Ellen Gornick is a Global Employee Assistance (EAP) Effectiveness Expert for Fortune 1000 companies. She is a former Executive Vice President and current board member with Workplace Options.*

## More on the Need for Travel Safety Training

*By Sheryl Hill*

**M**ost employees assume their health insurance covers them abroad but this is rarely the case. Many hospitals demand prepayment. Employees are forced to hold crowd funders to obtain care and get home. People don't know what they need or how to vet travel insurance. Clicking the box when buying an airline ticket is a really bad idea. It's just not enough.

A report released by Sen. Ed Markey (D-Mass.) in August '18 on travel insurance offered through airlines and OTAs found insurance is being "aggressively pushed onto customers" and "fails to provide promised coverage" and that "the airline industry is exploiting travel insurance as an easy revenue generator."

This failure causes financial crisis (hundreds of thousands of dollars) and emotional crisis because people don't know what they need to know.

Employees need "appropriate" travel insurance with a solid understanding of what could happen if they are under-or not insured with explicit comprehension of exclusions – like having one too many cocktails at sunset.

### **Not Knowing What to Do**

Too often employees call a hospital before insurance – when traveling it's just the opposite. They should call the insurer and then the insurer calls the hospital – translation services, private vs public care and an ambulance vs an airlift are the benefits.

The same holds true for travel medicine – an EAP could assist employees in determining health risks abroad and holding vacation clinics to reach, teach, and remind their workforce to take preventive and proactive measures.



### **Counseling**

Counseling on how to prevent and recover from financial, health, and tragically death losses during travel abroad make the difference between thriving and surviving.

I know personally that suffering the death of a loved one in a foreign country is a whole different world of hurt than a death in the USA. Justice is hard to achieve when you don't speak the language or know the laws (or religions) of the land, even getting the body home is traumatic, sometimes impossible. In Japan, they don't acknowledge brain death. We had to appeal to the Japanese government to allow Tyler to be disconnected from life support or medivac him to the USA to disconnect.

Those weren't the only issues we had to deal with, but space precludes me from explaining further.

### **Summary**

The point is, traveling is stressful, and trauma during travel is catastrophic. But traveling need not be as stressful as it is when travelers aren't adequately prepared. ■