

OUR NEWS LETTER



Safe IFC exec. on why flexible work is not just for women

by [Lucy Saddleton](#) 21 May 2019

The discussion around flexible working policies is often restricted to mothers with child-care responsibilities, but men and women alike are increasingly seeking flexible hours for a host of different reasons.

“There’s a lot of unconscious bias about what women should do and what they should be like,” said Susan Holliday, principal industry specialist at International Finance Corp. (IFC). “I’m not a stereotypical woman and I don’t have any kids so sometimes people don’t know what to make of me,” she said. “Not all women have kids so we shouldn’t assume and make the discussion all about child-care and issues to do with children.”

Whilst at her previous employer, Holliday worked on a successful project to introduce flexible working hours for all employees.

“It was very popular because a lot of people have reasons why they want to work flexibly. It’s not all about women or kids,” said Holliday. “Some of the men and women had family commitments like elder-care, or people needed time to train for a marathon or rehearse for a play, or they just wanted to work flexibly to avoid traffic on their commute.”

Holliday started her career as an accountant at Touche Ross in London, working with insurance sector clients. From there she went on to become head of insurer security at Sedgwick Group where she built up credit analysis functions outside of the U.S. and U.K. Holliday also held positions in equity research at various companies before landing at Swiss Re. in London for nine years where she progressed to head of reinsurance strategy. Holliday made the trans-Atlantic move to Washington D.C. three years ago to join IFC where she works as an insurance and insurtech expert.

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Holliday feels strongly about encouraging people from different backgrounds and ethnicities to join the industry.

“The insurance industry is very bad for diversity in general,” she said. “We need more women from all different departments in leadership roles. Traditionally it’s people from the underwriting background who go on to become CEO. We need to see the value in having someone from HR or legal or a finance background in a C-suite position or on a board.”

Holliday remarked that the industry also needs to attract people with different skill-sets such as data scientists, AI and algorithm writers.

“Unless the industry can find a way to attract those kinds of people, we won’t fulfill our potential,” she said.

Updates to Medicare’s “What’s covered” app

We’ve heard your feedback, and improved Medicare’s official “What’s covered” mobile app. Updates include better search, a Spanish version of the app, and more — so you can easily see what’s covered.

Now’s a great time to download “What’s covered” — available for free on the App Store and Google Play. If you already have the app, make sure to download the most recent version.

Search or browse in the app to learn what items and services are covered by Medicare Part A and/or Part B, how to get covered benefits, and basic cost information.

Use the app at the doctor’s office, in the hospital, or anywhere you use your smartphone or tablet. Once it’s installed, you can use “What’s covered” even when you don’t have a signal.

If you’re reading this on your phone or tablet, get the app directly from the App Store or Google Play buttons below. And keep the feedback coming!

WHAT TO KNOW ABOUT MEDICARE WHEN YOU TRAVEL ABROAD

Planning to travel abroad this summer? Before you go, remember that Medicare usually **does not** cover health care services or supplies while you're traveling outside the United States (**except in these rare cases**, see below)

That doesn't mean you have to travel abroad without health coverage. **Here are 3 ways you can get health coverage outside the U.S.:**

1. If you have a Medicare Supplement Insurance (Medigap) policy, **check your policy** to see if it includes coverage when traveling outside the U.S.
2. If you have Medicare Advantage or another Medicare health plan (instead of Original Medicare), check with your plan to see if they offer coverage outside the U.S.
3. Consider buying a travel insurance policy that includes health coverage.

Travel

Medicare usually doesn't cover health care while you're traveling outside the U.S. There are some exceptions, including some cases where Medicare Part B (Medical Insurance) may pay for services that you get on board a ship within the territorial waters adjoining the land areas of the U.S.

Medicare may pay for inpatient hospital, doctor, ambulance services, or dialysis you get in a foreign country in these rare cases:

- You're in the U.S. when a Medical emergency occurs, and the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- You're traveling through Canada without unreasonable delay by the most direct route between Alaska and another state when a medical emergency occurs, and the Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.
- You live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

In some cases, Medicare may cover Medically necessary health care services you get on board a ship within the territorial waters adjoining the land areas of the U.S. Medicare won't pay for health care services you get when a ship is more than 6 hours away from a U.S. port.

Medicare drug plans don't cover prescription drugs you buy outside the U.S.

Medicare supplement insurance (Medigap) policies may cover you when you travel outside the U.S.

Your costs in Original Medicare

You pay 100% of the costs, in most cases. In the situations described above, you pay 20% of the Medicare-approved amount, and the Part B Deductible applies.

In the situations above, Medicare pays only for services covered under Original Medicare:

- Medicare Part A (Hospital Insurance) covers hospital care (care you get when you've been formally admitted with a doctor's order to the foreign hospital as an inpatient).
 - Part B covers emergency and non-emergency ambulance and doctor services you get immediately before and during your covered foreign inpatient hospital stay. Medicare generally won't pay for services (like return ambulance trips home) in either of these cases:
 - Medicare didn't cover your hospital stay.
 - You got ambulance and doctor services outside the hospital after your covered hospital stay ended.
 - You pay the part of the charge you would normally pay for covered services. This includes any medically necessary doctor and ambulance services you get in a foreign country as part of a covered inpatient hospital stay. You also pay the Coinsurance, copayments, and deductibles you'd normally pay if you got these same services or
 - supplies inside the U.S.
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FIND AND COMPARE DOCTORS WHO ACCEPT MEDICARE

Looking for a new doctor or a health care provider?

Physician Compare helps you find doctors who accept Medicare, so you can make an informed decision for your health care needs. It's an easy way to see up-to-date information about clinicians anytime you need it.

Watch this short video to see how Mike and Ann use Physician Compare to search for a new provider in their area.

Learn more about how to find and compare doctors and other clinicians at **Medicare.gov**.

Networking is essential, says Zurich leader

by [Lucy Saddleton](#) 18 Jun 2019

Networking is critical for women to succeed in the insurance industry, according to Maxine Goddard, global head of sales, operations and planning at Zurich Insurance.

“Spend at least 30 to 40 per cent of your time out there interacting, networking and forming communities, groups and clubs,” Goddard advised. “We really see the difference between the women who get involved and those who avoid interactions. This industry is all about building connections. Men tend to do that naturally, but it’s critical for women to do it too if they want to succeed,” she added.

Goddard is a dedicated mentor and sponsor who currently has 12 mentees under her wing. She offers advice, listens to their concerns, and challenges their thinking, as well as bringing them to events and making introductions to people in the industry.

“I live for mentoring,” she said. “There are always people who want to do more so I want to help them and see them progress. As women, we need to invest in ourselves and talk to others so they invest in us too. Find mentors and sponsors. Build a community and network. When you take these steps, they work in your favour.”

Coming from a background in project management, Goddard originally joined Zurich’s U.K. location 12 years ago as a program manager on climate change. She went on to set up Zurich’s mergers and acquisitions unit from scratch and gradually progressed through the company to her current role in which she is responsible for strategic initiatives from business transformation to planning customer and broker development.

Goddard has encountered gender-bias during her career, but she has never allowed it to hold her back.

“We need to be brave to deal with some of the biases that we have within the industry,” she said. “Now there is a focus on gender parity so everyone knows it is important to be fair and to call out bad behaviour.”

Although the industry as a whole is making a conscious effort to bring more women onto boards, Goddard would like to see middle managers do more to support women within their ranks.

“Women need to support each other because we can do so much more when we do it together,” she said.

Goddard is the national chair of the Zurich U.K. Multicultural Network and a leading committee member of iCAN, the insurance industry’s multicultural network which aims to raise awareness of different cultures and beliefs.

Smaller Employers Less Likely To Offer DI

By [Susan Rupe](#)

Employees at small businesses are less likely to have disability insurance than those who work for larger employers, a Guardian Life study showed.

Guardian's most recent workplace benefits study showed 76% of those who work for a company of 1,000 or more employees have DI, versus 41% of those who work for an employer with 50 workers or less.

The vast majority (92%) of Americans who have DI acquired it through their employer, Guardian said. And fewer Americans own DI, with an 11% drop in the percentage of those who have the product – from 65% in 2017 to 54% in 2018.

Not having DI as a workplace benefit “is clearly contributing to lower financial wellness among working adults in America, given that 40% of the working population in the U.S. works for small companies,” said Gene Lanzoni, assistant vice president, thought leadership, Guardian Life.

Workers may not realize that DI is actually income replacement, Lanzoni said. “People don't understand what it is.”

But offering DI as a benefit to small-business employees does more than help the workers, Lanzoni said. It also provides a benefit to the business, particularly in the current low unemployment environment.

“For those small businesses looking to attract and retain employees, they are competing on benefits,” he said. “Income replacement is important to employees. They just don't realize DI does that.”

Lanzoni said DI carriers and benefits brokers need to do more to educate small-business owners about the product, what it means to employees, and how offering DI could be a differentiator in attracting talent.

DI also can help protect workers against a major source of stress – financial stress.

“Money is a leading source of stress for many working families,” Lanzoni said. “Brokers can emphasize the role that DI can play in protecting income and improving financial wellness. And then talk about the role DI can play in helping the employer. Productivity is important for small business. And DI can be important in attracting and retaining workers.”

In thinking about the role DI can play in protecting working Americans, a broker “can certainly change the conversation in an effective way by focusing on how DI can protect income,” Lanzoni said.

“People don't realize the chances of their going out on a disability leave are greater than what they think.”

How the insurance industry is ‘doing good’ in communities

by Alicja Grzadkowska 12 Jun 2019

Insurance companies today do a lot more for their communities than just providing risk mitigation and risk transfer products and services. According to the Insurance Industry Charitable Foundation (IICF), many agencies provide volunteer days where staff contribute to a service project for a local non-profit, or the business adopts a non-profit organization and puts on a campaign to help with fundraising.

In fact, the IICF reports that more than 300,000 hours of volunteer service has been completed for non-profits in the foundation’s over 25 years of helping communities.

Major companies in the insurance sector also often have social responsibility and community giving goals. Sedgwick, for example, partners with and contributes to organizations that provide sustainable solutions for the social, health, and educational needs of its communities.

“We embrace and encourage every office – and we have nearly 900 of them around the planet – that each of them in their own community with the make-up of their workforce, whether they’re a small office or a large office, whatever they want to get engaged in in their community, they should do that,” said David North (pictured, above), president and CEO of Sedgwick. “We should encourage that, and provide our financial resources and our commitment to allow people to have the time to devote to things that they care about as individuals – that to me is the power of our charitable intent.”

In Phoenix, the company has provided support to the Children’s Hospital, while in Memphis, where Sedgwick is headquartered, the company does a lot of work with Le Bonheur Children’s Hospital. North was also asked to sit on the Board of Trustees for the University of Memphis, besides Sedgwick’s other involvements with education, such as the sponsoring of that university’s Finish Line Program, which helps students who had to abandon their college degrees get over the ‘finish line.’

For some insurance professionals, their involvement with communities is incredibly personal. Dillon Behr (pictured, below), an executive lines broker at Risk Placement Services (RPS) in Chicago, spent eight years in the US military. During his last mission in Afghanistan before coming back to the US in 2008, he was left with gunshot wounds and injured by shrapnel, and it took around two years for him to physically recover from the injuries, including having a prosthetic hip implanted.

“I went to grad school after that, and bounced around in different jobs where I gained a little bit more experience in the ‘real world’ outside of the military before landing at RPS,” said Behr.

After getting out of the military, Behr also opened a CrossFit gym at the Walter Reed National Military Medical Center, where he was medevacked to after getting injured in Afghanistan. There, he helped coach wounded warriors while they were doing their physical therapy and rehabilitation to get back to the life they had before. Today, he works to support several veteran service organizations, and advocates for veterans while mentoring them in their next steps.

“That’s one of the things that has always been really important to me. I’ve benefitted from a lot of non-profit organizations and even corporations helping me out along the way through school, physically through sports

trips, and one of the things that I am starting to see a little bit in the insurance industry and I'd like to take a step further, especially here at RPS, is getting veterans transitioned out of the military and into good paying jobs in insurance," Behr said.

"One of the things that we're trying to do on our team specifically in executive lines is hire more veterans, so it's something that is just getting underway, but I think it's an underserved population in the insurance industry, and I think that veterans have a lot that they can gain and a lot that they can provide to the industry as well."

With insurance companies bringing millennials and other younger generations into their ranks, community involvement is that much more important. The IICF reports that the millennial workforce wants an opportunity to give back and make a difference, and is looking for ways to get involved in helping. Those values fit with the insurance industry's commitment to give back, as well as the myriad of other ways that insurance companies lend a hand.

"Often people say that there's a shortage of adjusters or there's a lack of people or we're going to run into a crisis – we just don't see that or believe that at all. There is a huge workforce out there of people who want to come and work for Sedgwick, and do good," said North. "They are looking for a lot of what our industry has to offer, of having a job that allows them to have contact with people where they can help and provide care, and do it in a creative environment with innovative technology – and the insurance industry has all of that."

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