



BUSINESS TRAVEL – GOOD FOR BUSINESS, BAD FOR HEALTH?

The potential impact of frequent, long-haul travel
on the health and wellbeing of your employees

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Introduction

Despite significant advances in online conferencing and other exciting technologies such as virtual reality, business travel remains a fundamental, accepted part of modern business life. As the focus for many multinational companies has become regional, if not global, travel is seen as a primary business development tool and a core driver of new business growth.

Most companies will know that there are tangible benefits in meeting clients, prospects and other stakeholders in person. One report found that companies estimated that roughly 40% of their prospects become customers with an in-person meeting, compared to 16% without such meetings.¹

Global business travel spend topped \$1.24 trillion in 2015, growing 5% percent since 2014.² Despite an air of caution among companies and a general sense of nervousness about the state of the global economy, the study forecast that business travel spend will hit \$1.6 trillion in 2020.²

The continuing growth in business travel has, however, led many stakeholders – from travellers themselves to health practitioners, employee benefits providers and international companies – to consider the health and well-being impacts of frequent travel.

In addition, those undertaking international trips are also increasingly nervous about the risks they face from terrorism incidents to kidnapping to civil unrest. In one survey, almost 75% of participants said they felt that risks to business travellers have increased, with almost 60% expecting further increases across 2017¹

In this report, we will look at how employers should respond to these concerns and how far their duty of care extends to cover work-related travel.

The report will also consider whether employers should provide compensation to employees who give up personal time to travel overseas, and look at what and how much advice they should give to employees to keep themselves safe when travelling for work.

Total business travel spending - top 5 markets (2015)

	Total business travel spend	Annual growth
China	\$291.3 billion	11.5%
United States (US)	\$289.8 billion	2.2%
Germany	\$63.5 billion	9.8%
Japan	\$62.1 billion	1%
United Kingdom (UK)	\$47.1 billion	8.3%
Global total	\$1,237 billion	5%

Source: GBTA BTI™ Outlook – Annual Global Report & Forecast

Business travel: positive for your bottom line, negative for staff wellbeing?

Business travel is considered a strategic means to grow and compete effectively in the global marketplace. It is, quite rightly, seen as a net positive for multinational companies looking to expand and seize opportunities in an increasingly globalised economy.

As far back as 2009, a report by Oxford Economics, USA stated that an increase in US government travel spending of \$1 million will increase government worker productivity and therefore output by between \$4.6 million and \$6.3 million.³

The survey concluded that for every dollar invested in business travel, companies realise \$12.50 in incremental revenue.³ It stated that the average business would forfeit 17% of its profits in the first year with no business travel, and would take over three years to fully recover.³ Statistics that will cause any business with regional or global aspirations to stop and think.

However, while business travel is often viewed as a glamorous part of working as an executive, the realities can be quite different. Indeed, frequent, and particularly long-haul, business travel can have a negative impact on a company's most important asset: its employees.

It might be considered positive for economic development and global trade but the inexorable growth in business travel is leading to real questions about the health and wellbeing of staff and the impact that frequent business travel has on both their mental and physical wellbeing.

For these reasons, a broader stakeholder umbrella may be required in making travel policy decisions. This means including HR and wellbeing teams as well as the procurement and travel management departments already involved in managing business travel programmes and policies today.

Frequent long-haul travel, in particular, is now being seen as having detrimental psychological, social and physical effects on staff, including accelerated ageing, heightened risks of stroke and heart attacks and deep-vein thrombosis.⁴

And while jet lag is the most commonly cited physiological impact of frequent business travel, it is not widely known that the condition can persist for up to six days after flying or that fatigue from jet lag, combined with travel stress, may turn chronic and has been termed 'frequent traveller exhaustion'.⁵

Also, it is not just 'jet lag' that is getting attention so is the sharing of germs. One report, in the Journal of Environmental Health Research, noted that the risk of catching a cold is more than 100 times higher on a plane.⁶ Couple that with jet lag and the recovery period from your trip could be a lot longer.

Another report – based on the findings of two researchers at Columbia University – found that people who travel extensively for business are at a higher risk of a variety of health problems, including obesity and high cholesterol.⁷

The key word throughout much of the narrative is 'frequent': the negative impacts on health and wellbeing will be most acute for those people that travel frequently on business, are away from home for longer periods, and travel the farthest distances.



Drivers for business travel

While a growing number of international meetings take place via videoconferencing channels, there are still good reasons for interactions to take place face-to-face.



- **Employee engagement:** international town hall meetings are productive and increasingly commonplace, and employees value regular visits from their senior management team. Employees who meet regularly with their manager generate higher performance for their immediate team and company.



- **Feet on the ground:** a study conducted in the US found that 28% of business would be lost without regular in-person meetings.¹



- **Personal connections:** it's often said that people get much more out of face-to-face meetings than phone calls, as they can pick up on physical cues as well as listen to what is being said. So far, technology cannot provide the same experience as a round-the-table meeting.



- **Economic impact:** business travel supports 3.7 million jobs and generates \$35 billion in taxes in the US.¹



- **Cultural fit:** visiting a client or business partner's offices can provide an insight into a corporate culture that you couldn't experience through video engagement.



So, what might be the more serious health impacts for staff who travel frequently on business? Here are some high-profile ones garnering the most interest from researchers and stakeholders.

Impact on ageing⁸

Scientists now understand that specific genes can affect how quickly we age – and it appears the more someone travels, the faster they age.

This is because frequent flying can lead to chronic jet lag, which can impair memory and has been linked in studies to disrupting gene expression that influences ageing and the immune system.⁴ Even sitting down for too long can have an impact.

The cells of women, who sit for more than 10 hours and do less than 40 minutes of moderate exercise a day are biologically eight years older than women who are more active.⁹

Exposure to rising radiation levels

In addition to other health impacts, frequent business travellers are exposed to more radiation than is considered healthy. Radiation exposure is hundreds of times higher at high altitude than near the ground.¹⁰

Radiation levels are so high that just seven round-trip flights a year from New York to Tokyo (about 85,000 miles) exceeds the limit for public exposure to radiation.⁴ Radiation exposure amongst commercial aircrew exceeds that of nuclear power workers.⁴

Effects on immune systems

No matter if you're in economy or first class, everyone on a long-haul transatlantic flight is breathing the same recirculated air. Not only does this expose frequent business travellers to germs more often, the jet lag and general tiredness from running to and from airports can even switch off genes that are linked to the immune system.

This means frequent travellers are not as well equipped to fight off disease as people who travel less frequently.

Higher risk of obesity

Unsurprisingly, those who travel a lot generally don't have the chance to eat meals prepared with fresh, healthy foods. Airline foods are packed with salt and sugar so they can retain their taste at higher altitudes during long journeys.

But that salt and sugar will wreak havoc on your body over the long term. Poor diet, combined with a general increase in alcohol and the lack of exercise opportunities while travelling, means frequent travellers have a higher risk of obesity.

Concerns about mental health

Employers recognise that mental wellness along with physical health are increasingly important determinants of employees' ability to engage at work. Three-quarters of the employers surveyed for MetLife's 2017 United Kingdom Employee Benefit Trends Study rated productivity as one of the most important reasons to offer benefits to employees.¹¹

But, according to a study led by the University of Surrey (UK), frequent business travel can have a negative impact on the mental health of a traveller.¹² As well as the stress of preparing for a trip, employees worry that the time spent travelling is rarely offset through a reduced workload.

Add to that, the disruption of the circadian rhythm from jet lag affects mood, judgment and concentration for up to six days and the fact that frequent business travellers often also feel

lonely and isolated – as well as guilty for leaving family members behind. Their spouses, in turn, often feel resentment and anger. When you combine the stress with the isolation and guilt, it can lead to serious mental health issues.⁴

And let's not forget those family members. According to recent research, children whose fathers work over a long distance tend to have more emotional and social problems, regardless of whether mothers work as well. Stress and fatigue can lead to inconsistent and poor parenting, especially when parents are commuting – or in this case travelling – Monday to Friday and are only home at weekends. The negative effects on the family of also travelling at the weekends will surely be greater.¹³

Impact on stress levels⁹

One study on the health impacts of business travel compiled a list of 33 elements that trigger stress during a typical business trip, such as having poor or no internet connection on the road, flying economy on medium or long-haul flights and travelling during weekends.

The study also looked at the impact of travel stress on employee productivity, and found that traveller-focused policies which take into account the impact of trip-related stress could help companies improve traveller wellbeing, while also improving employee productivity by up to 32%.



Source: CWT Solutions Group, Stress Triggers for Business Travelers, Traveler Survey Analysis (2012)



Travelling can be risky¹⁴

A report from BCD Travel called 'Travel Risk Management: Keeping business travellers safe and secure' reminds us that it is not only our physical or mental health that can be put in jeopardy when we travel a lot.

'Travel can be a risky business. Whenever employees set foot outside their regular workplace, their exposure to security, safety or medical problems increases. There are many reasons why, including:

- business travellers usually stand out from the local population as different (and probably richer), making them a target for criminals and terrorists
- they may be visiting unfamiliar places
- they are often tired and/or jetlagged
- they face more health risks outside their home environment. Flying and rail travel are relatively safe, but car travel (an element of most business trips) is not, especially if the traveller is doing the driving.'

The vast majority of journeys are incident-free but it is worth remembering that here is a chance of accidents occurring and travellers – and their employers – should be ready. Incidents could include unrest at a destination if it is in a less stable region of the world, while muggings and theft are common in many countries. In addition, car accidents, natural disasters and disease are very possible and, increasingly, kidnap is not unheard of in some countries.

Having said that, we should also remember that the level of risk varies greatly depending on the journey being made. A day trip from one European city to another is unlikely to require the same level of risk management – even in these more troubled days – than to an African or Asian city for example.

Even those shorter, more regional trips are not totally risk-free though. It's very easy for a frequent traveller to become complacent in familiar situations and endanger themselves: driving home from an overnight flight for example where they have had little sleep can make them more vulnerable to unexpected accidents.

As all travellers do face some risk every time they travel for business, and this risk increases as the frequency of travel rises, the risk must therefore, be shared by the employer. If an employee suffers injury or illness on a trip, the company could face legal and financial consequences, and potentially damage to their reputation if the right policies are not in place or they are seen to deal with the situation badly.

And, failing to look after employees either while away or after an incident is only one type of travel-related risk companies need to think about. Other, less obvious but still potential issues include:

- loss of commercially sensitive data if an employee loses equipment perhaps through airline problems or theft
- misbehaviour by travelling employees leaving them open to complaint or prosecution
- corruption and bribery issues, especially with regulations becoming so strict.

A business travel case study: the UK

Official business travel data published by the UK Government, covering H1 2015 to H1 2016, showed that the total number of overseas visits made by UK business travellers rose by 4% to 3.7 million over the 12-month period.⁴

The total number of nights spent abroad by UK business travellers increased by 11% to 21.3 million nights – and the amount they spent also rose, by 7% to £2.6 billion.⁴

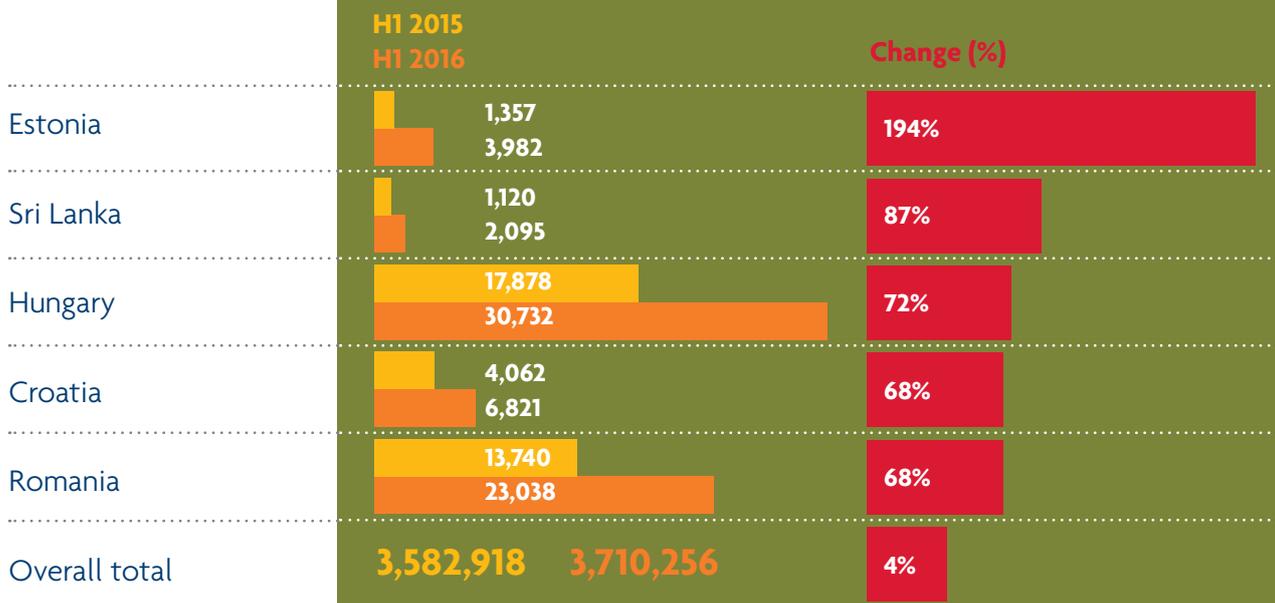
The increase in UK business travel comes at a time when global trade has become one of the key business and political issues. Companies, not just those in the UK but across the world, are looking to cross-border trade to find new clients and boost revenues – and sending staff on business trips is a primary means to do this. Interestingly, the UK government itself set a target of doubling UK exports to £1 trillion by 2020.⁴

Given the UK's central role in the global economy, this shows just how 'connected' the world has now become and how fundamental business travel is to the success of today's globalised economy.

In terms of where UK business travellers are visiting, the top five destinations are France (nearly half a million visits there alone), Germany, the Irish Republic, the Netherlands and the US. The US topped the chart in terms of spend: UK business travellers spent £556 million in the 12-month period; this compares to £193 million in second-placed France.⁴

Looking at the fastest-growing destinations paints a slightly different picture. Estonia, for instance, was the fastest-growing in terms of number of nights – up 194% (albeit, the total number of visits was relatively small at 3,982).

Top 5 fastest-growing destinations by UK business travellers by number of visits (H1 2016 vs. H1 2015)



Source: analysis of ONS Travepac data¹

How an employer can help

The ways in which companies and their staff manage frequent business travel is becoming an increasingly central part of the discussion around employee health and wellbeing. In addition, what, if any, facility or provision is made in terms of employee benefits, is also becoming key – particularly if staff who travel frequently on business travel are seen as ‘star’ talent that need to be retained and protected.

What should international companies and, just as importantly, their staff look to do to reduce the negative effects of frequent business travel? Part of the challenge is that the requirements for each person will differ depending on variables such as number of trips, length of stays and distance travelled. Those with families or elderly relatives will probably also have different pressures than those without these same emotional ties. But, it is important to note that assuming employees without families are free to travel more often is no longer accepted.

Here are some suggested steps employers can take:

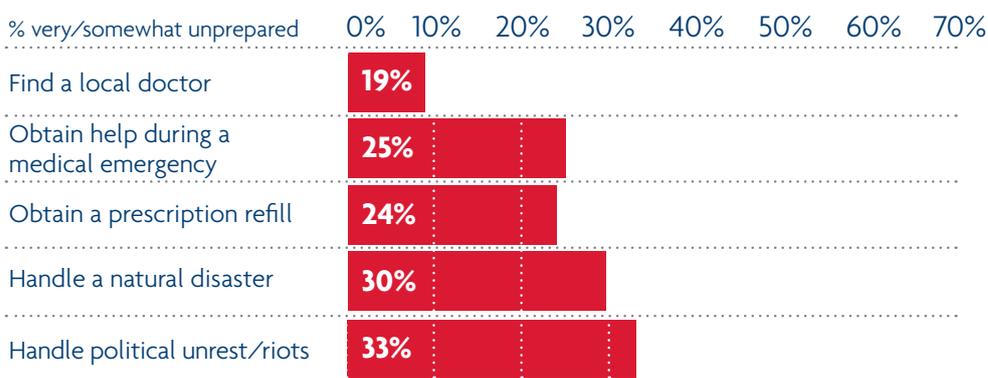
1. Help employees to help themselves⁵

Companies can look into employee education programmes on stress management and strategies to help improve diet and activity while travelling.

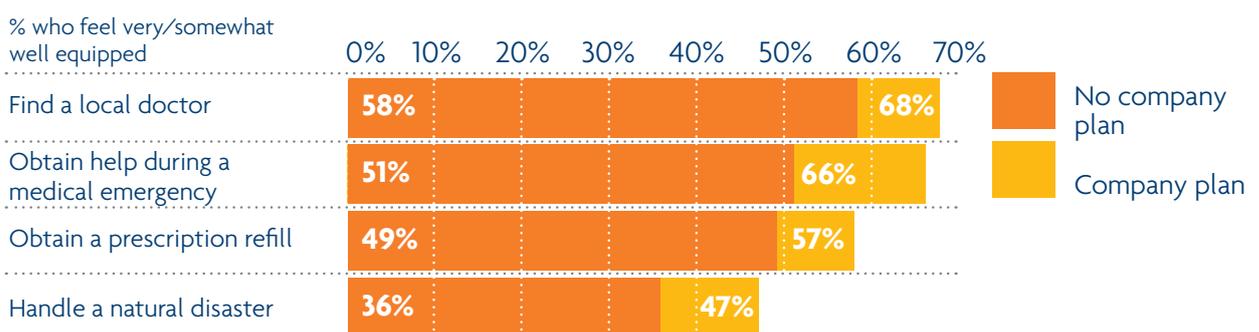
This could include encouraging employees to explore alternative modes of transportation – such as taking the train instead of flying. If there is no way around flying, it is preferable to fly direct instead of taking connecting flights that will contribute more to tiredness and jet lag.

There may also be opportunities to substitute face-to-face visits with teleconferencing – often it is necessary to meet someone for the first time in person, but after that, videoconferencing can be an acceptable substitute.

Many employees feel unprepared for issues that could impact their health and safety.¹⁵



But those with a corporate duty of care programme feel more prepared for these issues.¹⁵



2. Create a corporate travel policy

As more and more people travel for business, it is becoming increasingly important from an HR and duty of care perspective to consider the impact on staff wellbeing and health, not just in terms of the physical impact of long-distance travelling but also the mental and emotional aspects such as stress and being away from family and normal routines.

With corporate travel having a significant impact on employees' wellbeing, morale and productivity, it is critical for the HR department to be involved in the process of developing a company's travel programme. They can make sure that duty of care policies reflect the changing global sentiment towards business travel and the pressures that can result.

HR departments can also help to boost productivity by influencing the organisation to create policies that enhance the traveller experience and reduce stress. For example, if employees are often required to travel on weekends, HR may work to create a policy that allows travellers to extend their stay for a few days after completing their work and enjoy some leisure time at their destination.

3. Create a travel wellness programme

A travel wellness programme needs to focus on specific environments that physically impact employees by encouraging certain less healthy behaviours: choosing unhealthy eating choices and getting limited quality sleep. These and other behaviours all increase the average physical stress load individuals would experience under normal working conditions.

A travel wellness programme can include advice on eating healthily when travelling, taking the right exercise, healthy flying, sleep, stress management and boosting the immune system. Companies can consider booking rooms with hotel chains that have gyms, and provide rewards for employees who exercise while travelling.

The easiest way for employees to adopt travel wellness best practices is for employers to provide them with a list of recommended or preferred restaurants, hotels, or airlines that support travel wellness objectives and meet company expectations and travel wellness criteria for healthy food, exercise, and stress and sleep management.

4. Use the power of technology

Advancements in technology and the development of new communications platforms and solutions are giving business travellers and corporations more options when it comes to long-distance communication. Huge investments are being made by some of the world's leading technology firms in making it easier to take part in meetings, events, conferences, discussions and even pitches, virtually – and it is expected that this focus will intensify as digital capabilities continue to improve.

A recent report on the BBC looked at some of the new technologies focused on making travel less stressful. From hotel concierge services offering online check-in and room service at the touch of a button, to wireless Bluetooth padlocks for luggage, tech innovations are being developed at quite a pace – including in the exciting area of artificial intelligence.

- Teleconferencing solutions

Teleconferencing solutions and other remote technologies increasingly offer companies, their employees and HR departments a workable option to business travel.





- Instant translations

Many well-known companies are working hard to perfect instant translation software that removes the need for costly human translators and that means more international meetings will be possible via videoconference or phone. Combine instant translation with virtual reality and Artificial Intelligence and there may soon be no reason to take an international business trip ever again.

- Virtual reality in videoconferencing

According to a leading multinational technology company, wearing a virtual reality (VR) headset means participants can 'combine virtual and augmented reality into one experience' and that everyone in a business meeting can sit in the same room together, no matter where they are physically located. Participants can even share virtual whiteboards. Could the VR headset be the technology that finally replaces business travel?

5. Revisit work conditions

As well as looking at overall travel wellness programmes, organisations can consider amending working terms and conditions. This could include offering days off in *lieu* of time away, or allowing staff to add so called 'bleisure' days (combining business and leisure) on to trips to allow them to relax, sightsee or unwind while away.

Bearing in mind the fact that jet lag can affect travellers for six days, organisations could also allow staff to work from home, offer more flexible hours following a long-distance business travel trip, or space out long-distance trips around minimum rest periods. This way a frequent traveller can also avoid the stresses that a lack of family time can create.

Finally, employers should establish guidelines whereby employees would be allowed to fly business class on long-haul trips or book first class seats on trains when travel time exceeds five hours.⁵

6. Manage travel risk

The events of 9/11 acted as the catalyst for introducing many standard travel risk procedures today, such as systematic traveller tracking. A growing number of providers offer online systems that follow a structured crisis management process and are activated in the event of an incident that might affect company travellers, 24 hours a day, every day of the year. These online tracking services allow companies to search for their employees' current locations and contact them instantly. The systems also issues timely alerts directly to travellers affected by delays, disruption, political unrest, terrorist incidents or natural disasters.

Major incidents such as: the 2008 Mumbai terror attacks, the Icelandic volcanic ash crisis, the two Malaysian Airlines disasters of 2014, and a rise in the number of kidnaps in certain countries have reminded companies of the need to prepare for the worst.

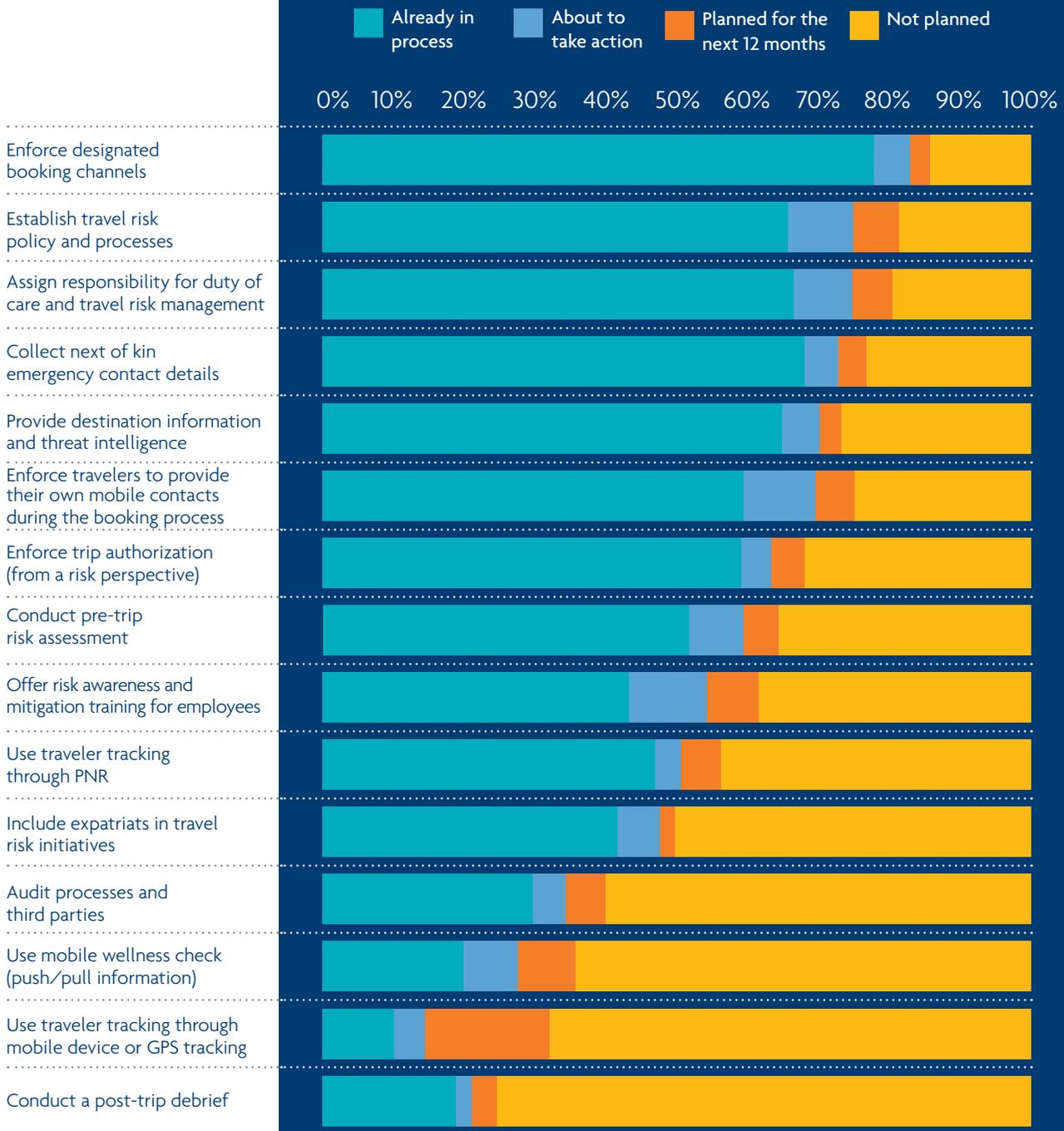
Most organisations will have business travel insurance, but specific cover is often a good idea: medical evacuation, key staff cover, kidnap and ransom insurance are a few examples. Key staff insurance covers your company in the case that one of your designated employees suffers from premature death, serious illness, or an injury that incapacitates them and stops them from doing their job. This is more important if they travel regularly.

Kidnap and ransom insurance policies typically cover the perils of kidnap, extortion, wrongful detention, and carjacking. These are indemnity policies and will reimburse a loss incurred by the insured company, rather than pay the costs – ie, a ransom, upfront.

In spite of all of this, some 51% of companies provide no traveller safety or travel risk training to their employees.¹⁷

In a survey by BCD Travel, travel managers were asked how they managed travel security and risk in their programmes – the results can be seen opposite.

How do you manage travel security and risk in your programme?



Source: Survey of 510 travel managers conducted by BCD Travel, November 2014

Conclusion

There is no escaping the fact that there is a continuing need for business travel in an international economy and, indeed, predictions show that it is set to increase in volume in the coming years.

Evidence suggests that using business travel to meet face-to-face definitely results in a net positive for multinational companies, but we cannot ignore the science that tells us there can also be losses in the long term if all too frequent travel has a negative impact on their employees' health and productivity. Frequent, long-haul and lengthy periods of business travel have been shown to increase the risk of a variety of mental and physical health problems, as well as exposing employees to security and

safety problems. Unhealthy, tired and stressed employees who lack free time, rest periods and time for a personal life will ultimately affect a company's bottom line.

Without recognising these risks, a company cannot put in place the solutions and practices from HR and corporate culture, to increasingly flexible and ways of working, to technological tools that can help effectively mitigate the problem and lessen the negative outcomes.

The first step for organisations that don't have these measures in place already is perhaps to balance the cost to the business of ill-health and poor productivity against the cost of investing in higher end travel options and time off in lieu and to calculate a reasonably balanced approach that will benefit both staff and the organisation alike.

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³Oxford Economics USA, 'The Return on Investment of U.S. business travel', September 2009

⁴Environment and Planning A., "A darker side of hypermobility", November 2015

⁵Transportation Research Part D: Transport and Environment, 'The dark side of business travel: A media comments analysis', 2017

⁶http://www.dailymail.co.uk/travel/travel_news/article-2852166/A-complete-guide-flying-affects-health-combat-it.html

⁷<http://www.businessnewsdaily.com/902-business-travel-health.html>

⁸http://ucsdnews.ucsd.edu/pressrelease/too_much_sitting_too_little_exercise_may_accelerate_biological_aging

⁹CWT Solutions Group, 'Travel Stress Index: The Hidden Costs of Business Travel', 2013

¹⁰<http://www.surrey.ac.uk/mediacentre/press/2017/new-study-sheds-light-darker-side-business-travel>

¹¹MetLife's United Kingdom Employee Benefit Trend Study, February 2017

¹²<http://www.surrey.ac.uk/mediacentre/press/2017/new-study-sheds-light-darker-side-business-travel>

¹³https://www.wzb.eu/sites/default/files/publikationen/postprints/li_pollmannschult_fathers_commute_to_work_and_childrens_social_and_emotional_well-being_in_germany.pdf

¹⁴BCD Travel, Travel Risk Management: Keeping business travellers safe and secure

¹⁵Europ Assistance USA, 'International Business Traveller Study', July 2012

¹⁶<http://www.bbc.co.uk/news/business-39139958>

¹⁷Business Travel News, 'Taking On Travel Risk Management Survey', February 2017

Top tips for international business travellers that employers can share



1. **Use technology and apps to do everything from pre-booking seats to logging expenses and reading emails offline.** There are plenty of phone apps that make sure you don't forget to take your passport or other important documents along with you.



2. **Activate a roaming plan for mobile phones to avoid being cut off from work systems.** While you may not be able to use your mobile devices in transit for security reasons, you need to access email as a minimum when abroad. Be careful to ensure you establish what is and is not covered – Apps backing up abroad automatically could drive up huge data bills even when the phone user thinks they have changed their setting appropriately to minimise charges.



3. **Pack light but pack smart – what are the essentials and what can be left at home?** Remember that different countries have different weight limits on luggage and they can change without warning, so consider investing in a lightweight digital scale.



4. **Don't forget about the hazards of playing sports overseas, even golf.** Check there are no safety issues, that your business insurance policy covers the sport you're intending to play and that you can cope with the climate/weather conditions.



5. **Hospitality is an important element of business travel.** But remember that drinking too much alcohol can impair your judgement, put you at risk and invalidate your employer's insurance policy.



6. **Happily, most business travel is incident free and perfectly safe.** But do be aware of potential risks, check government and travel websites and make sure your business travel insurance is valid.



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