CWT Podcast episode 16

Getting back to business travel during the biggest vaccination campaign in history

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Raphaël Pasdeloup: Welcome to Business travel on the fly, CWT's webinar and podcast series. Raphaël Pasdeloup from CWT and I will be your host for the next 40 minutes. This is our second webinar in 2021 brought to you in collaboration with Cvent and CWT Meetings and Events. Today we'll be discussing what a safe return to travel and meetings and events might look like in the month ahead. Joining me to dive deeper into this topic and share their expert insights are Dr. William Hauptman, medical director at International SOS. Dr. Hauptman is responsible for providing medical assistance and coordination of medical care to patients traveling and living abroad. He also provides general oversight and case management direction to medical team members in the Assistance Center. Brandon Balcom, Senior Director of Innovation at CWT, Brandon leads CWT's innovation business development team, working to foster and accelerate innovation in the organization through partnership with customers, suppliers, startups, accelerators, and wherever good new ideas can be found. With no further ado, we'll start our session now. And starting with you, Dr. Can you please start by giving us a big picture view of how COVID 19 infections are trending around the world and where we are now with the vaccination and testing.

01:38

Dr. William Hauptman: Thank you very much, Raphael. And I'll start off by saying that it's really a pleasure to be invited back by CWT to participate in these really very interesting and very important webinars. And your first question is a timely one because when we think about a safe return to travel, that hinges upon what's happening globally. In terms of caseload, vaccinations and testing. Worldwide, the number of new Coronavirus cases has shot up since the beginning of March with the numbers more than doubling in fact in the last few months. For the last two weeks new global cases have exceeded that previous high point in early January. And the average daily rate of new cases now has over 800,000 for more than a week. Now, we know that this increase is largely driven by the uncontrolled outbreak in India when new cases have risen tremendously over the last month with no sign of abating and currently Indian fat accounts for 40% of the world's new cases. The US and other countries are planning a halt to travel for non US citizens from India starting sometime very soon, if it hasn't started already. Vaccines in India are running short, which is part of the problem. Hospitals are swamped and cremation grounds are burning 1000s of bodies every day. So it's really a desperate situation. But there are lessons to be learned, early on India thought they beat the virus and they stopped taking precautions. There were many large gatherings as a result of that perception. Interesting vaccination trailed off. And it was a perfect storm for the rise of variants and that accounts for what they're seeing today. However, in addition to India, other countries and regions and regions are also seeing worrisome trends. Increased case numbers are driven additionally, by Europe and South America, but just for

example, Uruguay is currently experiencing the world's highest per capita number of cases with almost 3000 a day. A staggering number in a country that only has 3.5 million people, compared with India, of course, which has over a billion. But it's not just Uruguay. Indeed, much of South America is faring very poorly, thinking of Uruguay, Paraguay, Brazil, Peru, Argentina, Colombia and others. All of these rank now among the top 20 nations in the world for COVID deaths. Europe is not spared. Central and Eastern Europe account for half of the nations now with the highest levels. Western Europe is seeing increased cases with new cases, especially high in France, the Netherlands and Sweden. And all of this is really related to these regions being battered by a new wave of cases related to the variant to the UK variant principally, which is certainly more infectious and possibly will also result in more severe disease. But that's not the only variant. As we know, we're concerned about other variants from Brazil and South America. Interestingly, when we look at the globe, Asia and Africa have relatively low case counts, and there's some increase in those countries but for the most part, it's been staying stable. And in the United States now, cases are happily decreasing. And all of this is important information because it's constantly a moving target as we all who watch the new see, and understanding this really impacts the returning to travel. Raphael, you also asked me about vaccinations and in contrast to the bad news I just gave, vaccinations are incredibly positive news. With excellent options for numerous vaccines globally. You may remember at the beginning, the thinking in many countries was if the efficacy is over 50%, they will be acceptable for use. And now we're looking at vaccines with upwards of 95% efficacy, maybe 70%, efficacy, all of them really excellent. And we're really quite lucky that the scientific community got together so quickly, with the support of governments and financial support to be able to produce these vaccines safely. And in record time. Vaccines utilize numerous different platforms, RNA, inactivated code, viral vector inactivated virus, and looking globally, we see the principal vaccines being used, or AstraZeneca, which now is being used in 135 countries, which is amazing. Pfizer is used in 90 countries, Moderna in 42 countries, and then other vaccines and fewer countries such as J and J, sine of x sinopharm, and the Russian vaccine. To date, more than 1.19 billion doses have been administered. And I checked the stats today because every day it goes up a little bit, of course, and we're providing vaccinations in 175 countries. According to data collected by most sources, the latest rate was roughly about 20 million vaccines daily, globally. So enough vaccines, enough doses have been administered to fully vaccinate 7.8% of the global population. But as we know, it doesn't work that way. Because the distribution is very lopsided. Countries of course, wealthy countries with the highest incomes are getting vaccinated about 25 times more rapidly than those with lower incomes. On a global scale to achieve vaccination is obviously quite a daunting tas.

At the rate of 20 million a day, it's going to take years to achieve a significant level of global immunity. However, the rate in many locations continues to steadily increase, it continues to be again a striking divide between continents. Africa continues to have the slowest vaccination rate of any continent, with some countries having yet to even start their campaign. 83% of shots that have been given worldwide have been administered in high and upper middle income countries and only 0.3% have been administered in low income countries, lower income countries are relying on the vaccine sharing arrangement called Kovax. Israel is provides a great example of what we can expect in the future, showing that providing vaccinations as a tremendous nationwide effect, Israel has led the world in vaccinations. And by February more than 84% of people aged 70 and older had received two doses. And what did we say? Severe COVID cases and

deaths declined rapidly, which is a harbinger of good things to come. In many more countries globally. similar phenomenon was seen in the UK. Typically, we can expect that once a country has achieved greater than 40% vaccination, COVID rates will begin to decline. So what we're in now is a life and death contest between vaccines and the new variants. You can't get new variants of the viruses and replicating and if you've been vaccinated, there won't be an opportunity for replicant formation. Your final question you asked was about testing. And I can touch upon that really briefly. For the most part, over the last year, testing has become much more readily available globally. However, the turnaround time is variable depending upon the demand. And we see anything globally from about two hours to five days or more. And of course, there were different platforms for the testing. So you need to understand, if you need and are getting a PCR test or an antigen test, or a rapid test or a home test. And all of that could be a whole separate webinar, but I just wanted to touch upon the fact that testing is more readily available globally, and will continue to be an important part of controlling the pandemic.

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Raphaël: Thank you very much doctor. So very thorough answer on all three subtopics and clearly not a simple picture out there. With a concerning trends, but also, you know, very positive news. So when it comes to travel, what are the core elements for you, that all, you know, need to be put in place to make travel safe again, especially if you travel across borders.

10:17

Dr. William Hauptman: Right. Well, thank you, Raphael. And that's really the key concern that we all have. Everybody wants to get back to travel for numerous reasons as quickly as possible, but also as safely as possible. And clearly, vaccinations are going to be the key to making travel safe, since as I discussed, they really have tremendous efficacy. And I can safely say that if you've been vaccinated, you are relatively well protected against getting the disease and can certainly feel more comfortable traveling and getting in an airport in the taxi on a train. And traveling to other countries. However, we have to realize that, as I discussed, the global situation continues to present very high levels of cases. And even though the vaccines protect you tremendously from getting infected, not 100%. So a vaccinated person still is at a risk, much, much smaller than an unvaccinated person of getting infected, particularly with the new variants. And of course, what's interesting is that, you know, on previous webinars, we talked about checking the vendors and making sure that you're on an airplane that isn't that full, and the airport isn't that full, and the middle seat is empty, as more people are vaccinated and more people are getting tested, and many places are improving, which is all good news, planes are becoming fuller. So you're gonna find now that the middle seat is no longer going to be empty. And while the plane is still a relatively safe place to be, the air circulation is excellent, you'll still be wearing the mask, it's still is going to have more people than it used to have. So ironically, as the number of people traveling goes up with more people in the airport and on the plane, the risk is going to go up as well. You also have to remember that vaccinated people while they're very well protected themselves, it's unclear to what degree vaccinated people are still able to get other people sick, you can be infected, and you can have no symptoms and not get sick yourself, but still transmit the disease. At

the beginning, when the vaccines first came out, we had no idea if they were going to be effective at all. Again, in this department, the news has been excellent, where the vaccines are very, very effective at preventing asymptomatic infection and the ability to get other people sick, but not to the same degree of effectiveness as they are in preventing you from from getting sick. So as a result, in addition to vaccinations, I think testing is going to likely remain a requirement to keep travel as safely as possible. So just to review really quickly, high level until we see significant public health results from vaccination, and people getting sick, and this will be those will be the group of people that are considered immune, we'll see decreasing numbers until we see that travel managers still have a duty of care to fully understand the risks inherent in the destination of their travelers and to educate their travelers, you need to understand what's happening in the destination in terms of the COVID levels, the variance, the health infrastructure, you need to be able to educate your travelers and protect themselves if they should get tested. They of course should bring a travel kit and understand the vendors and optimize those during the travel to mitigate their risk insofar as possible.

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Raphaël: Thank you. Again, a lot of information that extremely useful, you know, for all of us in the in the corporate world, but also you know, as a traveler to feel safe to, you know, be back on the road and back in the air. Something caught my attention in what you said, you said still wearing the masks. So when can we expect to be as pre pandemic so no need for testing, no masks, no social distancing, no quarantines. So kind of back to the world before, you know, is there like a timeframe or do you think it's, you know, here to stay for the long term meaning probably, you know, a few years.

14:28

Dr. William Hauptman: Yeah, thanks. Thanks, Raphael. And of course, that's the golden question. And I must say that I think about this and talk about this a lot because not a day goes by that my mother doesn't ask me. My wife doesn't ask me, my friends. Everybody wants to know, when are we getting back to normal? And it will happen eventually, but life will return to normal. Only when society as a whole gains enough protection against the Coronavirus once enough people get vaccinated as I talked about before, it's going to be very difficult for the Coronavirus to find vulnerable people to infect. And this is known as the herd immunity, that we've been reading about hearing about on the news. Normal life in a given location probably requires 70 to 85% immunity in the population, either by virtue of having been vaccinated, or by virtue of having had the disease. So the answer to your question is really variable. You know, we're not talking about just one country, we're looking at the whole globe. And the answer is variable depending upon, first of all, where the travel is domestic or international. Because I think domestic travel is going to return to normal, what it looks like much more rapidly than international travel. And of course, on the particular country, it's going to depend on the success of your vaccination campaigns in all of these countries. It's likely though, in answer to the question, that many measures to mitigate infection, are going to remain with us for the foreseeable future. You talked about masks, and I would say particularly masks and health screens, in addition to testing, possibly, in addition to also

looking at vaccination status. A growing number of vaccines are showing robust protection against becoming sick. But it's also possible to spread the disease, as I said, in the course of that, I think mask wearing which, you know, in lots of countries was already an inherent part of the culture and not such a difficult sell. In other countries, they're still having demonstrations in the public squares, and mask burning. So the glow runs the gamut. But I think even in those more recalcitrant countries, people are getting used to wearing masks. And it's really a relatively minor thing to do with a significant effect. Destinations are likely going to continue to develop quarantine protocols with these are now going to depend on vaccination status and testing. And we're already seeing this in some European countries, particularly the ones that rely heavily on tourism, countries like Greece, and Croatia and Cyprus are already saying, if you're vaccinated, come on down, you know, come to the public square, have a nice meal, and we're ready to welcome you. So eventually, I think vaccinations are going to be required by destination similar to what we see with the yellow fever vaccine. So in general, globally, we're closer, but we're still little ways away from the pre pandemic travel experience. But what will help us get there is technology such as digital health passports, and I think now my colleague Brandon is going to take over and talk about what we can expect in the future in that arena.

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Raphaël: Sure. And before I turn it over to Brandon, so I think two key recommendations for audience first, keep your masks and two don't hug yet. And we'll all be safe. So clearly, the pandemic recommendations around testing mass social distancing, quarantines, you know, are here to stay for quite some time before we can go back to the world of pre pandemic. So Brandon, digital health passport, probably the biggest buzzword since NDC, in corporate travel. So what can you tell us about, you know, the role that technology will play in facilitating the safe return to travel meetings and events?

18:34

Brandon: Thanks for having me on. Thanks, Dr. Hauptman. There's a lot to be said for how these digital health passports help the situation. And how do they avoid creating more chaos and more confusion. And we know that the pace of, you know evolving situations that Dr. Hauptman referenced across the world, various countries, vaccination rollout, new case variants and, you know, rises in case counts in certain areas, that the technology has the opportunity to bring clarification to an individual traveler, based on where they're going and informing them of exactly what are the requirements. So is there a vaccination required? Is there still a PCR test required, for example, even if you have been vaccinated, which is often the case in a lot of countries today? So one is giving that clarification to the traveler. But the other challenge that we're currently seeing is which digital health passport even applies in a particular travel situation? Do I need one for check in with my airline? Will I need another when I get to my destination. And there are so many players in this space right now. That's why I say we run the risk of creating more confusion with this technology. Unfortunately, the tech technology industry has not come together quite as quickly as the scientific community did to create the vaccines themselves. But we're starting to see some positive signs, particularly I'd say in the European Union. They're very bullish on having a

solution by next month, June. And we hear that about 20 nations within the EU may have a Digital Green pass or certificate in the next couple of weeks. Some of them could be printing a QR code, some of them could be completely digital. So we have yet to see exactly how they roll out. But we think that this first block of countries may come forward with, some countries come forward with some kind of solution that actually does interoperate and talk to each other. Now, it's unclear how that affects people from outside the EU traveling there. So we still need some more clarification on that. And then how will these solutions talk to the airline solutions that we're seeing rollout. So you know, we have a long way to go and bringing clarity to the situation. But I think the way these contribute to solving the problem is by obviously, avoiding the potential of fraud, you know, by digitizing results, or vaccination records, and the appropriate type of authentication of those records. That's the potential for technology to help ensure that everybody is moving around safely, either vaccinated or recently tested, or proof that they've recently recovered from the disease, and thereby are immune as well.

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Raphaël: Good, thanks. So, I mean, today, we still have a very iterative business environment with a lot of options, from what I hear. So as a traveler, I may need to have an online environment to get the results of my PCR test, then I'm using another app to check in with the airline. And then maybe I'm using a third app or third online environment, when I have to reach you know, I mean, the kind of a country a destination for border control, with, you know, what the government are imposing. And if you multiply that by, I'm a road warrior, and I'm going, you know, three times on a trip this month, with three different airlines in three different countries. That means I might have to, you know, use about 10 different apps or online solutions. So what would it take from a technology perspective to standardize and you touched, you know, talked about it a little bit around the European Union trying to, you know, kind of a harmonize around the EU countries that, you know, the EU is only just a small portion of the world. So, from a tech perspective, what are your thoughts around standardization? And where are we going for probably a simple user experience for the traveler?

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Dr. William Hauptman: Yeah, the technology, the good news is the technology exists to create this network of interoperable solutions, meaning I can have one pass and use it anywhere, much like, today, we go to the airport, we have our pass, our boarding pass on our phone with a QR code, we scan it at security, we scan it, often through border control we scan it with one airline, and sometimes on to the next. So the technology is there, it's getting agreement around common standards and common language between everyone who might issue a pass, and then everyone who needs to process or receive that pass and authenticate. So the real challenge is less a technology one and more an organization amongst all of the interested parties in this case, and why I'm encouraged by the progress of the EU, is you have a government and authority with the mandate across you know, a sizable portion of a sizable population and heavy travel market that's, you know, a little bit maybe more ahead in vaccination rollout compared to other parts of the world. And so what that will hopefully cause is industry players will then be forced to figure out

how does my solution that I've already worked on and embedded into let's say the check in process, now I need to just do those next steps of work to make sure we're using the common technology languages to communicate with the DIGITAL GREEN pass, and then you start to see that kind of domino effect of everybody now has one standard that we can agree, this works. You know, obviously you would expect that anything in the EU is going to be GDPR compliant. So you know, if addresses privacy concerns, if it addresses the rest of the problems of authentication, and binding somebody's identity to their test results in proving that the test results are accurate, then, you know, then everybody can adopt those standards and move on down the line. So hopefully, it's your one pass, potentially even of the individuals choice, depending on where they live in the world, that they could use anywhere.

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Raphaël: So I mean, governments or federation of governments, I mean, like the, like, the EU, will play a big role in that centralization. So probably, you know, still a few months for us to see with kind of a big blocks coming, where the solutions are pushing for maybe streamlining solutions, because today, it's kind of a mind blowing to see you know, how many options you have, you know, as a traveler, and what you need to do, I mean versus that paper option to travel with, but we, you know, or trying to, you know, go paperless, good for the planet. And also, you know, trying to leverage technology. So when it comes to technology, you addressed it a little bit, talked about GDPR, about, you know, data privacy. So, what are the potential pitfalls and you know, challenges that come with the technology, not just limited to data privacy, but others.

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Dr. William Hauptman: Yeah, I think still, the biggest pitfall will be complexity, if that situation does not unfold, like I mentioned, if we do see just new entrants solving only for one origin and destination pair, and then you need a different solution for different origin and destination, that variability that fragmentation across the industry, but also things outside of travel, if there are passes to go to work, if there are passes to go to a restaurant, you know, this creates a potential system of chaos. And then the other potential pitfall is everybody gets so fed up with passes, that, you know, there's a political push not to use them whatsoever. And then we don't benefit from the removal of paper, the removal of fraud and the other challenges.

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Raphaël: Sure. So health passports are taking a lot of the airtime in the news, and when you do like a web search, and not safe return to travel. But I know that the industry has been very busy beyond the health passport. So what are the other innovative solution that we're seeing from all, you know, actors of the travel value chain to facilitate a safe return to travel?,

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Dr. William Hauptman: Yeah well, you know, a lot of these entrants in why we saw such a rush into the digital health passport space, is because there were a lot of companies already trying to solve for digitizing our identities, so that we could really start to replace our physical wallets with digital ones. And so, you know, I think we're gonna see more advancement in that space of digital ideas. We're also gonna see more advancement, everything related to payments, virtual payment, contactless payments across the board. So anything you carry today, like I said, that physical wallet gets digitized. And then I think other existing technologies are going to expand more rapidly, for example, messaging services, so that the communication flow is much better. You take solutions, like CWT Travel Essentials, that's helping travelers understand exactly the requirements and restrictions when they travel to a country. Well, how can we use more communication services in the near future, to bring that information to the traveler proactively based on their destination. So more communication, being simplified through better technology,

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Raphaël: A lot to think about when it comes to technology and the world ahead of us with all the complexity that it brings. So back to you doctor, what companies can do, to be better prepared for the next pandemic. And, you know, I guess no one was really ready for this pandemic. You know, it's a pandemic of the century, I guess, very few of us were there a century ago, for the previous pandemic. So everyone was caught off guard, you know, it developed, you know, very fast, but what are your recommendations for companies just to be, you know, ready for and maybe, you know, not a pandemic of that size, but you know, to have the right systems and processes and policies in place.

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Dr. William Hauptman: Yeah, that's another great question. And it's really important for all travel management managers and companies to think about this, because really, it's an inherent part of all of our communal duty of care. When we're sending people to travel, we need to keep them as safe as possible. And you make a good point that we don't only need to think about protecting against a once in a century, huge global pandemic, on this scale, but even smaller events. And when you think in the very memorable past, we've had some prior disease outbreaks that have been similar to this, we had SARS, back 20 years ago, we had MERS, the Middle Eastern Respiratory Syndrome, even, you know, influenza 2009, H1N1, was only 12 years ago or 10,11 years go and that wreaked havoc. So there are many examples that happened in the recent past. And we can certainly count on more to occur in the future. The primary piece of advice is that it's imperative to have a plan in place. And you know, International SOS counseled so many clients over the years preceding this pandemic, about having a pandemic response plan in place. And you know, many people were better prepared. If they had a plan in place, it needs to be just can't sit on the shelf and gather dust, you know, waiting for the next event, it needs to be reviewed frequently, tested and drilled among your people. It's important for all companies to think about beforehand, who are going to be the decision makers, when this event happens again, so that all companies can really focus on managing their response, and not divert their energy to focusing on how are we going to manage our response, you must absolutely have constant access to reliable

information, Brandon talked about that. We've all discussed how we're really in the information age. And it's inherent upon everybody to have access to this information, and not only to be able to have it, but you need to have a means to get this intelligence to your travelers before, during, and after they travel, even after somebody comes home. That can be an event in one of the countries that they were visiting, that they need to know about to protect their health, you must fully understand all of the travel destinations as we have discussed. And equally importantly, we all must be prepared to respond quickly to significant changes in the situation in various countries, disease levels, health infrastructure may be impacted, locked down, stay at home orders, changes in access to public transport, regulations regarding social distancing, and masks, we all need to be nimble, to be able to very quickly respond to a changing environment, you need to be prepared to stay much longer than you think you're going to be saying that you're planning on, with bringing enough medications, having housing, having access to food. And we always counseled clients, you know, before you travel anywhere, in addition to having to plan and being nimble, you need to decide beforehand, if an event arises, am I going to stay or am I going to go and that will impact your planning beforehand. If you're going to stay you need to be prepared with supplies, and all the resources necessary to support that for a longer period than you anticipate. And of course, this is going to depend on the location you're in, and the capability in that location to shelter in place and get medical care. If your decision is that if an event like this recurs, we're not going to stay but we're going to leave, then the wisest counsel is to leave as soon as possible. Because the more you wait, the more the water will start closing, the health infrastructure becomes a problem, your risk of getting infected is increased and it's going to become much more difficult to to get home. And then finally, of course, you need to be prepared to potentially evacuate people either in the context of a medical evacuation, if somebody gets sick and can't get the care they need, or a security evacuation where you have 20 people and you want to get them home and the flights have shut down, but the airport is still open. So I think, thinking about all of those ideas, better positions all of us to be able to respond more efficiently the next time.

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Raphaël: Thank you very, very interesting and very important. And you know, to some extent, what applies for the next pandemic applies for you know, many types of other potential events that can hit cooperates, you know, either, you know, with the employees, you know, being expatriated or, you know, for their travelers, so, with the with a pandemic, you know, in front of the news, people may think that COVID-19 is the only risk when you travel. And that's probably, you know, relatively speaking a small risk compared to many other risks. especially to more hostile environment. So you think companies are neglecting all the risk? And what are your advice there for people to keep in mind that kind of a, you know, holistic approach to risk management?

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Dr. William Hauptman: Yeah, thank you, Raphael. And I know, for sure, definitely, we all have a bit of COVID blinders, where all we think about is COVID. And companies and travelers are forgetting about the other risks. At International SOS, we've had a tremendous response to be able to support our clients. And as a result, about 40% of our cases are COVID related issues. But then if

you flip that statistic on its head, that means 60% of cases are everything else. So we are still seeing everything else in our travelers, from heart attacks and strokes, road traffic accidents, these are all the things that our clients need to think about. You know, we have a members traveling to locations and they're taking their PCR tests before they go. So they know that they're not sick. And when they get to the location, they have to quarantine and they're doing everything they need to do, according to the COVID rubric, what they've traveled to a country with malaria, and they haven't thought at all about malaria prophylaxis, or even mosquito bite avoidance. And we are seeing a lot of that. So I mean, we had a case recently where somebody was sick, there was a business traveler in Dhaka, Bangladesh. And initially, they did have COVID, and they got sick with COVID. And then they got better, they had a relatively mild illness. And then, about five days later, the patient got sick again, and we present it to the hospital. And we all thought it was sort of the ebb and flow of having COVID. It turns out, a very smart doctor was evaluating him there. And noticed his platelets were low, and long story short, he wasn't representing with COVID, he was representing with dengue fever, because he hadn't been avoiding mosquitoes. So it's just one of many anecdotes to say, yes, people are forgetting about all the other risks, both medical and security. And equally, yes, we do need to think about those so that we could fully protect, protect our travelers, as we begin to resume travel more and more.

37:21

Raphaël: Thank you. Yeah, definitely very important to consider, you know, all types of risk and not just COVID-19 in the current environment. So back to you, Brandon, what actions should companies consider taking in regards to the travel program and policies specifically for the return of travel? What are your thoughts?

37:43

Brandon: There's so much variability, right? We've mentioned that and based on the country, the region of the world, and there's so much information that needs to be consumed to make good decisions on whether an individual should travel or not travel that the company should allow travel or not. And so I think what is imperative is that companies look for simplicity, wherever they can. So particularly, if you think about that need to reach out to travelers to communicate with travelers, while they're on the road. Do you have a plan and do your travelers know where to look and where to expect those communications to come from, then you need sort of a plan B as well, if they're not coming through channel a, what is channel B as a contingency plan. Also, wherever in policy, there can be simplification, I think that's critical as well. So that you can make the rules as simple as possible. Because if there's confusion, that just leads to people making poor decisions, I think going forward. So I think you need to look at all the tools you have access to, or tools that you may need access to in your program, again, from this standpoint of communicating digitally with your travelers while they're spread out over the globe, so that you can reach them in a timely manner, and that they know what information sources your company approves for them to go to, to make those kind of go - no go decisions. And again, just read clarifying those rules, and make them as simple as possible wherever the situation allows. I think that's really the heart of it. So yes, there are technology aspects to this in terms of how the information gets disseminated and

where people look. But you need to step back also and just do that planning and look for opportunities to simplify and clarify.

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Raphaël: Excellent. Doctor, any other thoughts on program and policies? And, you know, in preparation to return to travel?

39:49

Dr. William Hauptman: Well, I agree with everything my colleague Brandon had to say, of course. So those are good pieces of advice. Certainly we counsel out our clients to have a travel policy that's based upon understanding fully the destinations and Brandon talked about no win no go countries. And I think that that needs to be looked at and updated frequently. So that if a country is having difficulties with you know, maybe it's not even going to be COVID, maybe it's, you know, Madagascar had an outbreak of plague, you know that last year to be a different disease in a different country that we're not even thinking about today. But this needs to be followed very closely. And there needs to be a travel policy in place with a rubric to determine you know, when it's feasible to travel. And when it's not feasible to travel. From a medical point of view, we've always recommended optimizing the travelers health, personal health, before they depart. But now it's even more important than ever. If you have asthma, you want to make sure that's fully controlled, heart disease, high blood pressure, diabetes, all of the usual, underlying conditions have to be maximally controlled, because when you go to a different location, you don't know if there's going to be a change in the healthcare infrastructure, you don't know if there are going to be other medical risks, and it really serves you well, to have your underlying health in as good shape as possible. I need to be able to track the travelers location, which I think we talked about, you need to have policies regarding the return to work after travel, you know, I'm going to come home and, you know, do I need to quarantine? How soon can I go back to work, and that will depend on the country where the traveler was in. And I'll align with this with this final point, which I think is very interesting that, you know, we talked about the vaccination availability, globally, and in many countries, it's very available. And I think companies, travel managers are going to need to start making decisions and think about whether or not COVID vaccination is going to be a requirement to travel to mitigate risk while abroad. And you may think that it's just this one person's personal risk, but it really then falls upon the company to provide care for them to maybe evacuate them to bring them back home, you could potentially get other people sick. So it's going to be, I think, an interesting discussion, and we're going to see how that unfolds down the road. I think different countries are going to have different approaches, different states and provinces within countries are going to have different approaches. But I think that's going to be the topic that's discussed,moving forward.

42:30

Raphaël: Return to travel, a fascinating topic with a lot of dynamics at play. Thank you, Dr. Hauptman. Thank you, Brandon for joining us today and sharing your insights. But for now, it's goodbye from us all and we'll meet next time on the fly.