

# The worldwide plan with a personal touch

Solutions specially designed for globally mobile employees

For over 60 years, globally mobile employees and their families have been able to rely on MetLife for their benefits. **As a strong medical player around the world, we give globally mobile employees the confidence they need to navigate the complex global health landscape.** By delivering services locally, through in-market resources steeped in the regional culture and knowledgeable about the healthcare system, we can anticipate their needs in order to better support them where they are. This structure makes it easier for globally mobile employees to obtain quality medical care and receive expert advice and guidance, and it means claims are processed more efficiently — regardless of time zone or geography.



# What we offer

With MetLife Worldwide Benefits, you can count on a wide range of customized solutions and services that are just right for your global workforce. Quotes can be made in parity with your domestic plan and customized for groups of any size.



## Medical

- Dental
- Vision
- Rx
- Emergency medical assistance<sup>1</sup>



## Health and wellness

- Wellness tools and resources<sup>2</sup>
- International employee assistance program
- Remote second medical opinion service<sup>3</sup>



## Life

- Basic Life
- Supplemental Life
- Accidental Death & Dismemberment (AD&D)



## Disability

- Long-Term Disability (LTD)



## International Business Travel Medical (IBTM)

- Emergency medical evacuation



## Financial solutions

- Multinational pooling<sup>4</sup>
- Captive management<sup>4</sup>

# Localized benefits expertise, all around the world

No two globally mobile employees' needs are exactly alike. So we've designed a personalized, localized approach to healthcare that will help employees feel confident in navigating their new life abroad.

Our network is built with globally mobile employees in mind, featuring more than 1.1 million providers and more than 185,000 in local networks outside of the US. Located in key countries across the world, our **Regional Service Centers (RSC)**<sup>5</sup> are the local face of our global healthcare network.

All RSCs are connected through the **Global Service Platform**, which keeps the entire team — clients, brokers, evacuation services, and Account Managers — on the same page, with the ability to track and follow the globally mobile experience around the globe.

## We provide personal, attentive service that's right there alongside the employee:

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- **24/7 customer service** by in-market MetLife representatives
- **Customized notifications** of service and network enhancements
- **Access to more than 450 medical resources** including medical directors, case managers and nurses

## We surround employees with the tools, resources, and guidance they need, including:

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- Our website, **eBenefits**, allows employees to find a provider, download an ID card, and access travel, wellness, and educational tools
- **Active listening** — so when employees give us feedback, we reach out and make necessary changes
- Our local **experts are well versed** in the nuances of the medical system

## We constantly strive to improve the global employee experience around the world through:

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- **Proactive outreach** for missing claims information before denying any claims
- **Direct-pay healthcare**, which means no out-of-pocket costs<sup>6</sup>
- **Fast reimbursement** if employees choose to visit a provider who isn't direct pay<sup>7</sup>

Preparing for a new life abroad is important. Make sure your globally mobile employees are prepared with **MetLife Worldwide Benefits — global care that's always within reach.** We look forward to working with you to make sure your employees are ready to navigate a new work environment.

# The MetLife difference

- **100 million global customers** including 90 of the top Fortune 100<sup>®</sup> companies
- One of the largest global medical networks with **over 1.1 million providers in nearly 180 countries**
- Named ***Employee Benefits Service Provider of the Year*** (2018, 2017, 2016, 2015, 2013)<sup>9</sup>
- A localized service model that creates **a better experience for globally mobile employee, client and broker**
- Access to some of **the largest healthcare networks in the U.S.**
- **A leading pharmacy benefit program** through CVS Health, with access to more than 68,000 retail pharmacies

To learn more about how we can serve you, visit us at [MetLifeWorldwide.com](http://MetLifeWorldwide.com) or contact your MetLife sales representative or [MetLifeWorldwideRFP@metlife.com](mailto:MetLifeWorldwideRFP@metlife.com) today.

1. Emergency medical and travel assistance services are provided through vendor not affiliated with MetLife.
2. Service provided through vendors not affiliated with MetLife.
3. Remote Second Medical Opinion services provided through vendors not affiliated with MetLife.
4. Multinational Pooling and Captive Management services are provided through the MAXIS Global Benefits Network. The MAXIS Global Benefits Network is administered by AXA France Vie S.A. and Metropolitan Life Insurance Company, New York, NY (MLIC), and is a network of locally licensed MAXIS member insurance companies ("MAXIS members"). The MAXIS Global Benefits Network is neither an insurance provider nor an insurance intermediary and only the MAXIS members provide insurance. MLIC is the only MAXIS member licensed to transact insurance business in New York. The other MAXIS members are not licensed or authorized to do business in New York, and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services and are not subject to all of the laws of New York.
5. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.
6. Covered employees are still responsible for their applicable coinsurance, copays, and deductibles, based on their plan designs.
7. Average claim turnaround time for claims in 2017.
8. The Fortune marks used herein are registered trademarks of *Fortune* magazine, a division of Time, Inc.
9. Forum for Expatriate Management.

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Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife representative for costs and complete details.

