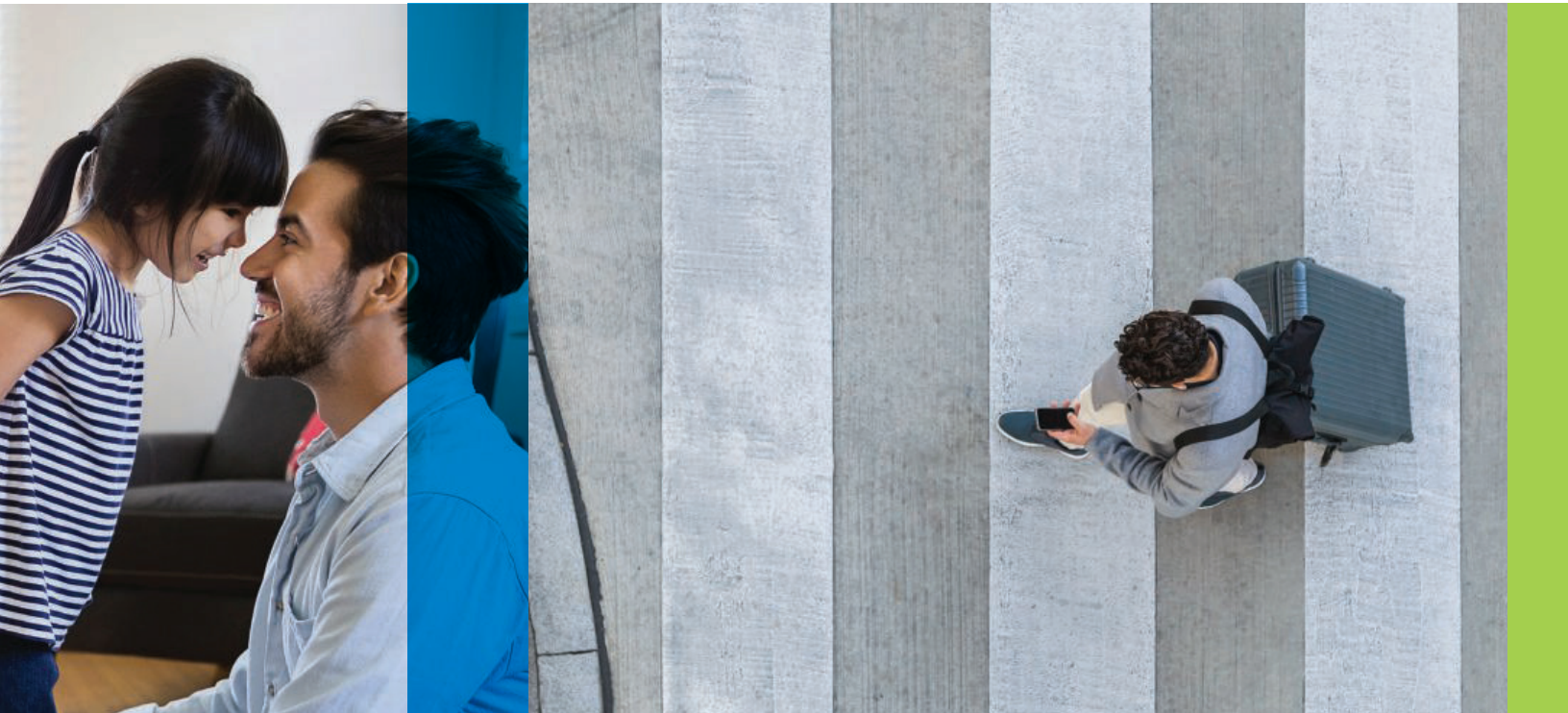


MetLife Worldwide Benefits

# The worldwide plan with a personal touch

Delivering solutions specially designed for globally-mobile employees.



# The MetLife difference

For more than 150 years, MetLife has been insuring the lives of the people who depend on us.

**Early beginnings.** Our journey began in 1868 when we started developing insurance solutions for society

**Extensive experience.** We introduced group benefits in 1917, marking over 100 years of experience providing employee benefit plans for businesses and other organizations

**Over 40 markets served.** We are a global company, operating in 40+ markets and hold leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East<sup>1</sup>

**Serving notable names.** We do business with 96 of the top 100 FORTUNE 500® companies<sup>1</sup>

**Local touch.** With 1.3 million direct pay providers around the globe, we provide access to quality healthcare networks and benefits to customers around the world through our Global Service Platform

**High-quality customer service.** We have been recognized by the Forum of Expatriate Management 11 times over the past nine years for our “customer-focused, results-driven approach to service.” Customer service representatives familiar with local markets are based where employees are located and surround employees with the tools and resources they need for a successful assignment.

**Continuous investments.** Investing \$450M in people, processes and technology, such as our mobile app and eBenefits portal that enhance the employee experience

**Financial strength.** Financial ratings are among the highest in the financial services industry<sup>2</sup>

<sup>1</sup> MetLife Corporate Fact Sheet

<sup>2</sup> For current ratings information and a more complete analysis of the financial strength of MLIC, please go to Corporate Profile | Ratings (metlife.com).

# Our strong commitment to globally-mobile employees

We put members at the center of everything we do to deliver a better, more user-friendly experience and surround them with the people and tools they need to utilize their benefits with ease.

## One of the largest networks

- Our Global Service Platform provides global connection with a local touch, making the connection between our clients and their employees fast and easy
- We contract with top facilities, including those oriented specifically for international assignees

## Broadest range of market-leading employee benefits and services

- Widest range of employee benefits that gives our clients the flexibility to find ideal solutions for your global workforce
- We partner closely with our clients to choose from a variety of customized plan options ideal for their individual group size and assignment type

## Compassionate member care and support

- Local service centers located in seven countries around the world make it easy to access quality care, wherever members are
- Personalized guidance from our dedicated customer service representatives that actively guide members through nuances in local medical systems and help them navigate the complex global health landscape

## Expert insights and consultative guidance

- We provide ongoing recommendations grounded in insights to enhance our client's mobility programs
- Our Annual Expat Employee Benefit Trends Study provides insights into the latest trends in global workforce dynamics and solutions to navigate shifting employee expectations
- Our wellness toolkits help to empower a healthier workforce

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

- **Continuous product innovation and investments** to bring emerging benefits to market and meet ever-evolving employee needs
- **Integrated employer experience**, saving our clients time and making benefits administration easier to ensure employees are covered when they need
- Experiences **powered by state-of-the-art technology** and digital capabilities

# What we offer

We provide a wide range of customized and predefined solutions and services tailored to globally-mobile employees. Plans can be made in parity with domestic plans and can be customized down to two globally-mobile lives.



## Medical

- Dental
- Vision
- Prescription (Rx) services
- Emergency medical evacuation<sup>3</sup>
- Security evacuation services



## Life

- Basic Life
- Supplemental Life
- Accidental Death & Dismemberment (AD&D)
- Grief Counseling<sup>4</sup>
- Will Preparation<sup>5</sup>
- Estate Resolution<sup>5</sup>



## International Business Travel Medical (IBTM)

- Emergency medical evacuation<sup>3</sup>
- Security evacuation services



## Health and wellness

- International Employee Assistance Program<sup>6</sup>
- Telemedicine<sup>7</sup>
- Remote Second Medical Opinion<sup>8</sup>
- Chronic disease management
- Maternity care<sup>9</sup>
- Online wellness tools<sup>10</sup>
- Health and wellness toolkits



## Disability

- Long-Term Disability (LTD)



## Financial solutions

- Multinational pooling<sup>11</sup>
- Captive management<sup>11</sup>

<sup>3</sup> Emergency medical and travel assistance services are provided through vendor not affiliated with MetLife.

<sup>4</sup> Grief Counseling services are provided by a vendor not affiliated with DelAm, and the services provided are separate and apart from the insurance provided by DelAm. The vendor's network of Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. Events that may result in a loss are not covered under this program unless and until such loss has occurred. This program is available to Employees and their family members, as well as to beneficiaries at the time of a death claim. Family members are defined as an Employee's lawful spouse, domestic partner, natural child, adopted child, and stepchild. Services are not available in all jurisdictions and are subject to regulatory approval.

<sup>5</sup> MetLife's Will Preparation and Estate Resolution services are offered by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

<sup>6</sup> IEAP provided by a vendor not affiliated with MetLife.

<sup>7</sup> Telemedicine services provided by a vendor not affiliated with MetLife.

<sup>8</sup> Service provided by a vendor not affiliated with MetLife.

<sup>9</sup> Subject to applicable legal, contractual, and regulatory restrictions.

<sup>10</sup> Service provided through vendors not affiliated with MetLife.

<sup>11</sup> Multinational Pooling and Captive Management services are provided through MAXIS Global Benefits Network ("MAXIS GBN"). MAXIS GBN, a joint venture between Metropolitan Life Insurance Company ("MLIC") and AXA France Vie S.A., administers a network of independent, locally licensed member insurance companies ("MAXIS Members"). MAXIS GBN 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 the laws of New York.

## Local touch, connected globally

Our innovative Global Service Platform seamlessly connects our clients and their employees through local service centers around the world and support from our dedicated Client Service Consultants. This unique system allows the entire team — clients, brokers, evacuation services and Client Service Consultant — to be on the same page with the ability to track and follow the globally-mobile employee experience around the world.

**For our clients,** this means they'll be provided an integrated experience in order to manage their employee's benefits with seamless reporting for visibility into how and when their employees are engaging with our service representatives and interacting with their benefits.

**For our members,** this means an improved experience through a simplified, agile local service model to meet members where they are and provide the care they need, when they need it.

To learn more about MetLife Worldwide Benefits, contact your Account Executive or visit [MetLifeWorldwide.com](https://www.MetLifeWorldwide.com).

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MetLife's worldwide benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates.

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.



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