

Global Health Plus



Delivering the right international healthcare can help ensure business success in the global marketplace

Investing in globally-mobile employees is important to the growth and success of your business. So it makes sense to offer the best possible healthcare to these employees and their families to help ensure that they are satisfied, less stressed, and can add the most value in their new role. For global workforces, the right care can typically be best provided by a high-quality international plan. With the simplified plan designs and personalized professional service that MetLife provides every client, regardless of size, international healthcare plans need not to be costly or complicated.

Medical benefits embedded in a powerful, complete, ready to use benefit package

Access to world-class health benefits, including:

- World-class health benefits, including value-added services like the International Employee Assistance Program¹ (IEAP), Remote Second Medical Opinion,² Evacuation/Repatriation,³ and Wellness Tools,⁴ with the option to add Dental, Life, Accidental Death & Dismemberment and Long Term Disability.
- A broad direct pay network specifically designed to meet the unique needs of globally-mobile employees, helping them stay healthy and productive no matter where they are based.⁵
- A plan design that is simple and offers a choice between four competitive plan options.
- Personalized attention from the time of enrollment and beyond so things go as smoothly as possible regardless of workforce size.



MetLife's well-managed network gives employees and their families the quality care they expect

- **Time-tested approach** — An innovative and tested network management system from a company with more than two decades of experience in managing a broad global health network.
- **Providers your employees want** — We offer access to approximately 335,000 international direct pay providers and, in the U.S., access to the Aetna PPO network, one of the largest in the country with more than 1,000,000 healthcare providers. Members also have access to Aetna's National Medical Excellence Network for transplants and high-risk neonatal care.
- **Local access with global advantages** — Our well-established customer service centers⁶ can help improve the member experience by facilitating access to local clinical expertise, provide cost control⁷ through enhanced negotiating ability, and guard against billing discrepancies. In addition to their local medical provider, members can also receive assistance from our 450 medical support professionals around the world.
- **Global claims and support services** help minimize the time your employees spend chasing reimbursements and other distractions.

Simple, cost-effective plan design to streamline the administrative process

- **Simplified choice** — Four preselected medical plan options specifically designed for globally-mobile employees — guiding you to the right plan for your group and budget.
- **Cost control** — As part of a pool of employers, you may enjoy better rates, stable premiums, and streamlined renewals. MetLife can leverage your costs based on our overall customer pool, not your headcount.

Extensive experience, personalized service in administering and implementing healthcare plans

- **Experience** — We have deep experience and a successful global track record, particularly with new and smaller accounts, providing personal attention from enrollment to claims.
- **Smooth implementation** — We have time-tested processes that our dedicated Account Team will further tailor to your needs. We believe that a customized approach, including personally onboarding each client, results in the best employee experience.
- **Flexibility to scale** — When you grow your global business, MetLife will grow with you — you always have the option to customize your plan if needed.
- **Dedicated team** — Account Management Team that understands how to work with you on international programs.

**For more information,
Contact your MetLife Worldwide Benefits Account Executive.**

GHP Plan Designs

Medical Plan Options

Benefit	Option 1	Option 2	Option 3	Option 4
Deductible⁸ International / In-Network U.S. / Out-of-Network U.S. (Individual, Family)	\$0, \$0 / \$0, \$0 / \$0, \$0	\$0, \$0 / \$100, \$200 / \$300, \$600	\$0, \$0 / \$250, \$500 / \$500, \$1,000	\$0, \$0 / \$1,000, \$2,000 / \$2,000 / \$4,000
Coinsurance International / In-Network U.S. / Out-of-Network U.S.	100% / 100% / 80%	100% / 90% / 70%	100% / 80% / 60%	80% / 80% / 60%
Out-of-Pocket Maximum⁹ International / In-Network U.S. / Out-of-Network U.S. (Individual, Family)	\$0, \$0 / \$0, \$0 / \$1,000, \$2,000	\$0, \$0 / \$500, \$1,000 / \$1,500, \$3,000	\$0, \$0 / \$1,000, \$2,000 / \$2,000 / \$4,000	\$2,000, \$4,000 / \$2,000, \$4,000 / \$4,000, \$8,000
Rx In-Network U.S. Retail	100% after copay: \$5 generic / \$15 brand (deductible waived)	100% after copay: \$5 generic / \$15 brand (deductible waived)	100% after copay: \$5 generic / \$15 brand (deductible waived)	100% after copay: \$5 generic / \$15 brand (deductible waived)
Rx In-Network U.S. Mail Order	100% after 3x copay (3-month supply)	100% after 3x copay (3-month supply)	100% after 3x copay (3-month supply)	100% after 3x copay (3-month supply)
Rx Out-of-Network U.S.	80%	70%	70%	60%
Vision Hardware	100% up to \$250	100% up to \$250	100% up to \$250	100% up to \$250

Standard Medical Coverage

For more details, refer to the specific policy. All medical plans are designed to be ERISA-, PPACA- and COBRA-compliant.

Benefit	Benefit
Lifetime Maximum	Unlimited
Inpatient Hospital	Subject to deductible, coinsurance and out-of-pocket limit
Outpatient Hospital	Subject to deductible, coinsurance and out-of-pocket limit
Physician & Specialist Office Visit	Subject to deductible, coinsurance and out-of-pocket limit
Lab/X-ray	Subject to deductible, coinsurance and out-of-pocket limit
Mental Illness/Substance Abuse	Subject to deductible, coinsurance and out-of-pocket limit
Emergency Room Use & Ambulance, Including Urgent Care	Subject to deductible, coinsurance and out-of-pocket limit (Out-of-Network at In-Network level)
Well Baby/Child, Adult Preventive & Immunizations	100%
Mammograms & Gynecological Cancer Screenings & Women's Preventative Care	100%
Prostate & Colorectal Cancer Screening	100%
Lead Screening	100%
Temporomandibular Joint Disorders (TMJ)	Subject to deductible, coinsurance and out-of-pocket limit (Up to \$1,000 per lifetime)
Applied Behavior Analysis	Subject to deductible, coinsurance and out-of-pocket limit (For treatment of autism spectrum disorder up to a \$36,000 maximum per calendar year to age 21)
Infertility	Subject to deductible, coinsurance and out-of-pocket limit
Outpatient Short-Term Rehabilitative Therapy	Subject to deductible, coinsurance and out-of-pocket limit (Maximum 60 visits/calendar year)
Chiropractic Services	Subject to deductible, coinsurance and out-of-pocket limit
Acupuncture/Acupressure	Subject to deductible, coinsurance and out-of-pocket limit (Maximum 20 visits/calender year)
Home Health/Skilled Nursing/Inpatient Physical Rehabilitation	Subject to deductible, coinsurance and out-of-pocket limit (Maximum 120 visits/calendar year)
Hospice	Subject to deductible, coinsurance and out-of-pocket limit (Maximum \$10,000/lifetime)
Allergy & Diabetes	Subject to deductible, coinsurance and out-of-pocket limit
Alternative Therapies	Subject to deductible, coinsurance and out-of-pocket limit
Durable Medical Equipment	Subject to deductible, coinsurance and out-of-pocket limit
Scalp Hair Prosthesis	Subject to deductible, coinsurance and out-of-pocket limit (Up to \$500 per calendar year)
Hearing Aids	1 per ear every 3 years up to \$1,000 per ear for dependent children up to age 24
Remote Second Medical Opnion	A Remote Second Medical Opinion from specialists at top medical centers is provided for serious illnesses upon request. These medical experts review the patient's medical records and provide a customized report, reviewing the diagnosis and recommending a personalized treatment plan based on the latest medical research.
Vision	100% coverage for 1 exam/24 months; for hardware, maximum \$250/24 months
Medical Evacuation¹⁰	24-hr, 7 days per week assistance services including telephonic translation, medical and legal referrals, evacuation/repatriation, dependent return, and concierge-level travel assistance. Covered at 100% (deductible waived) up to \$250,000 for Medical Evacuation, \$25,000 for Repatriation of Remains, \$10,000 for Emergency Family Travel and \$10,000 for Return of Dependents
International Employee Assistance Program	24-hr, 7 days per week unlimited telephonic support for members including consultation, counseling and provider referral. In-person counseling for members up to 6 visits per year. Includes 24-hr, 7 days a week unlimited telephonic support for managers including with problem employees and crisis consultation.
Preferred Telemedicine Services^{11, 12}	24-hr, 7 days per week access to medical consultations with a network of licensed providers on any phone or mobile device. Covered at 100% (deductible waived) when accessed through this preferred network.

Dental Plan Options

Benefit	Option 1	Option 2	Option 3
Deductible (Single / Family) ⁷	\$50/ \$150	\$50/ \$150	\$50/ \$150
Preventive	100%	100%	100%
Basic	80%	80%	80%
Major	50%	50%	50%
Orthodontia	50%	50%	Excluded
Calendar Year Maximum	\$2,000	\$1,500	\$1,000
Ortho Deductible	\$0	\$0	N/A
Lifetime Orthodontia Maximum	\$2,000	\$1,500	N/A

Life/AD&D Plan Options

Benefit	Option 1	Option 2	Option 3	Option 4	Option 5
Benefit amount	Flat \$25,000	Flat \$50,000	Flat \$100,000	1X or 2X BAE up to \$200,000	1X or 2X BAE up to \$500,000

AD&D Schedule of Benefits

Loss of	Benefit Payout
Life	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%

LTD Plan Options

	Option 1	Option 2	Option 3	Option 4
Benefit Percentage	60%	60%	66.67%	66.67%
Maximum Monthly Benefit	\$5,000	\$5,000	\$10,000	\$10,000
Elimination Period	90 Days	180 Days	90 Days	180 Days

1. IEAP provided through vendor not affiliated with MetLife.
2. Remote Second Medical Opinion services provided through vendor not affiliated with MetLife.
3. Emergency medical assistance provided through vendor not affiliated with MetLife.
4. Service provided through vendor not affiliated with MetLife.
5. Subject to applicable legal, contractual and regulatory restrictions.
6. Some customer service centers are operated by MetLife affiliates and some by third parties contracted by MetLife.
7. Cost savings are largely the result of the purchasing power of the Third Party Administrators, or the networks to which they provide access, and their ability to monitor local providers.
8. At certain MetLife providers outside the U.S., plan designs with annual deductibles and coinsurance are not available. Deductibles accumulate across International, In-Network U.S., and Out-of-Network U.S. benefits.
9. Out-of-Pocket Maximums accumulate across International, In-Network U.S., and Out-of-Network U.S. benefits. This Out-of-Pocket Maximum excludes payments made for Deductibles, Copays (including Pharmacy Copays), and benefit penalties incurred or failure to obtain Pre-Certification.
10. Emergency medical evacuation provided through a vendor not affiliated with MetLife.
11. Telemedicine Services provided through a vendor not affiliated with MetLife.
12. Prescriptions provided via Telemedicine Services are subject to applicable legal, contractual and regulatory restrictions.

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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Plan Requirements:

- The determination to bind coverage for any group under this product is subject to final approval by MetLife Underwriting. Groups where something other than a single employer/employee relationship exists (e.g., associations), certain high risk industries (e.g., mining or offshore rig workers), or other non-standard risks will require additional review for eligibility in the program. Please contact your MetLife sales representative for further details.
- A minimum of 2 employees or maximum of 20 employees may be enrolled in the plan described herein. The employer must have 50+ worldwide employees (only 2 must be eligible) in order to qualify for this product.
- Medical coverage is required in order to bind other coverages under this program. Medical and Dental coverages may be written on a contributory or non-contributory basis. Life, AD&D and LTD coverages must be non-contributory. Contributory coverages require that the employer contributes at least 50% across all enrollment tiers, and 75% participation is required. Non-contributory coverages require 100% participation of all eligible employees.
- Newly formed groups or those without comparable insurance currently in place will be subject to additional underwriting review. U.S. Local Nationals (including residents in U.S. territories), employees inbound to the U.S. (including residents in U.S. territories) or groups with employees in Iraq or Afghanistan are not eligible for coverage under this product. Key Local Nationals (non-U.S.-based employees working in their country of usual residence and designated as essential to the management of that country's operation) are subject to approval by MetLife.

Plan Information Upon Acceptance:

In order to bind coverage, MetLife requires a completed and signed application prior to the effective date of coverage. The contract/policy will be delivered in the U.S. and will be on a fully insured basis. If elected by the employer, Dental, Vision, and Evacuation coverage are bundled with Medical coverage. All premiums must be paid in U.S. Dollars.

Whenever coverage provided by the policy would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void. The terms and availability are subject to the laws of the jurisdiction in which it is issued. The quote will contemplate compliance with all applicable laws, and if necessary, we may make certain legally required changes.

Expatriate medical benefits products are underwritten by Delaware American Life Insurance Company, a MetLife subsidiary, domiciled located at 600 North King Street, Wilmington, DE 19801, and other affiliates. MetLife, Inc. (NYSE: MET) is a leading global provider of insurance, annuities and employee benefits programs in over 40 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.

The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions.

