

Covering quick trips for international business travelers.

Emergency medical insurance for employees on short-term assignments.



Business doesn't take place in a bubble. Whether your team members are headed to an international trade show for a few days or a facility opening for a few months, MetLife's International Business Travel Medical (IBTM) can offer emergency medical protection whenever work travel takes place outside your employees' home country. Cut down on the costs and administrative headaches associated with coverage for short-term assignments like:

- Out-of-country sales and work conferences
- Visits to international tech centers
- On-site audits in another country
- Opening or overseeing new locations
- International employee rotations

Key features:

- Urgent and emergency medical coverage
- Standard and flexible plans — including 100% coverage, \$0 deductible, and \$300,000 calendar year maximum benefit
- Consistent benefits for employees no matter where they travel¹
- 24/7 assistance services:
 - ✓ Emergency medical evacuations²
 - ✓ Hospital/clinic referrals
 - ✓ Claims reimbursement in over 140 currencies
 - ✓ Translation services
 - ✓ Assistance with lost or stolen documents

Optional features:

- \$100,000 Accidental Death and Dismemberment (AD&D) coverage
- Dependent medical coverage for traveling spouse or children
- Sojourn coverage for leisure travel associated with a business trip
- Security Evacuation Services in the event of a threatening security, political emergency, or natural disaster situation

Choose one of our standard plan designs or contact your Account Executive for a custom quote:

Medical Benefit	Platinum	Gold	Silver	Bronze
Coinsurance	100%	100%	100%	80%
Deductible	\$0	\$25	\$50	\$100
Out-of-pocket	None	None	None	\$3,000
Calendar year maximum	\$300,000	\$250,000	\$150,000	\$100,000
Evacuation	\$250,000	\$150,000	\$100,000	\$100,000
Prescription drug use	Unlimited ³	Unlimited ³	Unlimited ³	Unlimited ³
Pre-existing condition limitations	None	None	None	None

24/7 concierge assistance services

Cultural differences, language barriers, and time zones can make it challenging to seek care when abroad. Using the dedicated MetLife Worldwide Benefits customer service hotline, business travelers can speak to a customer service representative for help with:

- Emergency interpretation assistance
- Multilingual support
- Coordinating the evacuation and repatriation of mortal remains
- Family bedside visitation
- Return of dependent children
- Emergency cash transfer
- Legal referrals/bail bond assistance
- Embassy or consulate referrals
- Assistance with lost or stolen documents and/or luggage

Easy to implement

- Minimal enrollment requirements
- Flexible billing options
- Electronic ID Card
- Dedicated global Account Manager for single point of contact

Plus, MetLife's website and secure portal, eBenefits, makes it easy and convenient for employees to submit claims online.

For more information, contact your MetLife Account Executive today.
[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

1. Subject to applicable legal, contractual, and regulatory restrictions.
2. Emergency medical and travel assistance services are provided through a vendor not affiliated with MetLife.
3. Subject to calendar year plan maximum.

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.

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.

