

Disability Insurance for Globally-Mobile Travelers



MetLife offers a broad range of options that complement our Long Term Disability (LTD) plans and fit a wide range of benefit needs, whether your employees need support working in the US or internationally. For your globally-mobile employees, providing Disability Insurance with a global carrier like MetLife can have distinct advantages over keeping them on a domestic plan, including:

- Domestic companies may refuse to pay benefits for employees overseas
- Employees in high-risk assignment countries might be excluded under domestic contracts
- Some policies will not allow portability across borders or will require adjustment to the policy when employees move to a new destination
- Domestic companies who have accommodated this risk for long periods of time in the past may be tightening their requirements on future accommodations, potentially creating accommodation issues for employees on assignment and leaving them without coverage



International carriers like MetLife are able to offer insurance benefits to globally-mobile employees that you can have confidence in. We can also offer:

- **Standalone Coverage** — We are able to offer Long-Term Disability coverage standalone for as few as 2 employees.
- **Global Support** — We can provide accurate and timely reimbursements with the help of our Regional Service Centers,¹ which validate documentation from different countries and in different languages.
- **Currency Flexibility** — Claim payments in nearly any currency.
- **Eligibility Flexibility** — Our plans are also geared towards employees working abroad, so there is no risk of employees being ineligible for the plan — meaning you'll know they are covered at time of claim.
- **12-month Rate Guarantee** — Global rates are typically guaranteed for 12-months standardly. 24-month rate guarantees may be available on a case-by-case basis, subject to Underwriting approval.

We know providing parity between their domestic and international benefits is important to you because it's important to your employees. MetLife's international LTD plans generally match our domestic plans, providing you peace of mind and making it easier to choose benefits. Our international LTD plans offer the following benefits standard, unless otherwise noted:

- **Waiver of Premium** — Waives Disability Insurance premium for employees who become totally disabled and are no longer able to work. This benefit is included standard in all our plans.
- **Cost of Living Adjustment (COLA)** — This benefit is not included standard in all our plans, but can be added upon approval.
- **Survivor Benefit** — Pays a monthly or lump sum benefit in the event of the disabled employee's death. A 3-month lump sum is standard.
- **Limited Disability Benefits** — Benefit to help clients contain costs and help get employees back to work for mental or nervous disorders; neuromuscular, musculoskeletal or soft tissue; chronic fatigue; and drug and alcohol disabilities. Coverage for up to 24 months is standard.
- **Recurrent Disability** — If, within a specified time, the employee becomes disabled again with the same disability, the elimination period is waived. Six months is the standard specified time.
- **Offsets** — Our plan coordinates with primary and family government social plans and other offsets to help control costs and help reduce claims.
- **Pension Contribution (buy up)** — Covering the employer's portion of the pension contribution (available for plans in which the employer pays 100% of the group disability premium) may be paid for each month that the employee receives a monthly LTD benefit under the plan (availability in NY subject to certain requirements). Any combination of the above

LTD coverage also includes valuable features and services that can enhance benefits appreciation and improve productivity by providing your employees with support and protection when they need it most. LTD coverage includes the following additional benefits and features:

- **Benefit flexibility** — Choose from a variety of plan design options to help ensure that you build an LTD plan that works best for your needs, as well as those of your globally-mobile employees. Choose from our standard benefit options, below, or customize to your needs:
 - **Benefit percentage** — 60% or 66.67%
 - **Elimination period** — 90 or 180 days
 - **Maximum benefit** — \$10,000 is standard but other options are available
- **Return to Work** — Minimizing interruptions to your business can be done by maximizing the opportunities to return your employees to work when medically appropriate. The sooner a person returns to work — even in a limited capacity — the greater the likelihood that he or she will return to full-time employment. Coverage for up to 24 months is standard.
 - **Work Incentive** — 100% of an employee's pre-disability weekly earnings may be received while disabled and working, including work earnings, weekly disability benefit, Rehabilitation Incentive and other income benefits such as State disability benefits.
 - **Rehabilitative employment** — 100% of an employee's pre-disability earning may be received while disabled and engaged in an approved program of rehabilitative employment.
 - **Vocation rehabilitation** — Help prepare disabled employees to resume gainful work. Services include, when considered appropriate, any necessary and feasible:
 - > vocational testing;
 - > vocational training;
 - > work-place modification, to the extent not otherwise provided;
 - > prosthesis; or
 - > job placement.

Key benefits:

- Standalone coverage for as few as two employees
- Global support with the help of our Regional Service Centers
- Currency and eligibility flexibility
- Rates guaranteed for 12 months standardly

For more information, contact your MetLife sales representative today.



1. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.

MetLifeWorldwide.com

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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