

Worldwide Benefits

Global Health Plus

Solutions for 2 to 20 employees



Our mission

MetLife Worldwide Benefits can help improve health and well-being through customer care and advanced solutions. As a team of reliable partners who provide local and global expertise, we strive to create a simple experience that instills confidence by being right alongside those we serve.

At MetLife, we focus on delivering solutions. We provide a comprehensive line of global products and services as well as access to an extensive, well-managed global network. Our personalized approach to delivery leverages our deep global capabilities in addressing each plan and employee need.

Why MetLife

Choosing MetLife is much more than selecting an insurance company. With MetLife, you can give your employees an excellent global benefits program as well as a health and benefit consumer experience that they can count on. Our unique approach offers:

- Access to local expertise with a deep understanding of regional differences, reducing challenges receiving and paying for care.
- One of the largest global medical networks, selectively-built and managed for globally-mobile employees with over 1.1 million providers in 180 countries.
- Access to the Aetna PPO network in the U.S. and 1 million providers.
- A leading pharmacy benefit program through CVS Health with access to more than 68,000 retail pharmacies.
- MetLife professionals in more than 40 countries who have knowledge of country regulations, local customs and language barriers.



Plans predesigned for your employees

Global Health Plus provides benefits coverage to employers with 2 to 20 globally-mobile employees on international assignment for six months or longer. With Global Health Plus, it's easier than ever to pick the solution that's right for you and your employees — and to get started. We offer a comprehensive, flexible range of products along with our standard services and network options — designed to suit you and your employees and easy to select and implement.

Is Global Health Plus the right choice for you?

Does your company have at least 50 employees worldwide?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have at least two employees who will be traveling outside their home countries and outside of the U.S. for six months or more?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your company currently have comparable coverage in place with another carrier?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you answered “yes” to all of these questions, then read on to learn more about MetLife’s plans and the options available to you. Plan design options are listed on pages 8 and 9.

If you answered “no” to any of these questions, please talk to us about a custom quote by contacting your Regional Sales Manager or MetLifeWorldwideRFP@metlife.com.



Regional Service Center¹ advantage

Globally-mobile employees' healthcare needs are globally dynamic. That's why we've developed relationships in local markets that make it easy to access quality care without paying out-of-pocket. Located in key areas around the world, our Regional Service Centers have the local expertise and understanding of regional differences, making it easier for your employees to obtain quality medical care, get services paid, and receive local customer support. While you may be located continents away, you can have the peace of mind that the support for your employees is right there with them.

Medical networks designed for international assignees

We have more than 185,000 direct pay providers outside of the U.S. as well as the ability to pay providers directly in nearly 180 countries. When we consider providers, not only do we examine their accreditation and licensing, we also take into account important aspects such as the local medical infrastructure, scope of medical and administrative services, languages spoken, as well as safety of surroundings.

In the U.S., your employees have access to the Aetna PPO network, which is one of the largest networks in the country. We offer direct pay access to more than 1,000,000 health care providers. We also provide access to the National Medical Excellence Network for transplant and high-risk neonatal.

Local access with global advantages

Getting answers to health questions is as easy as making a toll-free call to Customer Service where members can speak with medical professionals 24/7. With a global medical team of more than 450 medical professionals, we are ready to provide case management, guidance, and emergency support.

Simplified payments

In the U.S., we have "in-network" and "out-of-network" benefits. But internationally, members can see any provider they like, so we've built a network of direct pay providers to provide hassle-free access to care. A direct pay provider is a provider that has agreed to bill MetLife rather than the member. Billing MetLife directly reduces the burden of paying out-of-pocket. Should the need to file a claim or look up claims status arise, our eBenefits website makes the process simple. That means your employees can focus on what's important — staying healthy.

Right there alongside members

Our nine Regional Service Centers are located in the following key areas around the world.



Commitment to employee satisfaction

We know taking care of your employees is one of your most important responsibilities, so we surround your employees with the people and tools they need to stay healthy on assignment.



Welcome Kit

Our goal is to educate your employees to ensure that they are informed on how to use the MetLife benefits program confidently and correctly. A better understanding of the program will help employees stay safe and healthy while on assignment and also drive cost savings for your bottom line.



Regional Service Centers

MetLife's unique Regional Service Center model sets us apart from our competition. This centrally-managed, regionally-operated model combines MetLife's exceptional global coverage with access to local networks, compliant local policies, on-the-ground claims, and customer service excellence.



ID Card

Your employees will receive an ID card co-branded to include the logo of their assigned Regional Service Center, giving your employees confidence that their insurance will be recognized internationally.



eBenefits

MetLife is committed to the development of online self-service tools to help your employees cut their paper trail, access important information, and manage health care virtually anywhere.



Mobile app

On MetLife's mobile app, members can take a photo of claims receipts to submit online, pull up their ID card, find a provider, use their phone to navigate to their chosen provider, and much more!

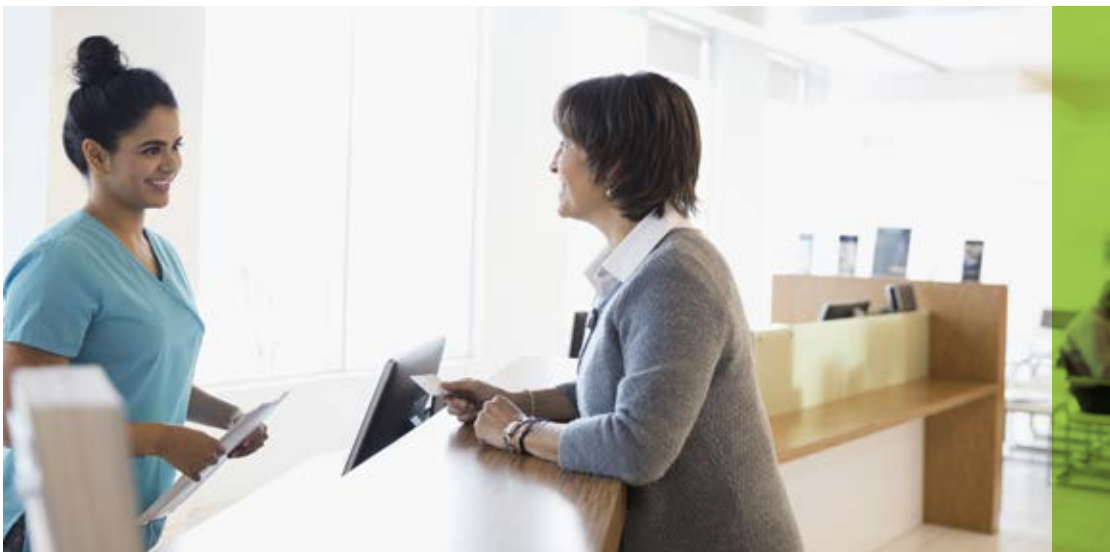
MetLife's network experience for members is simple and hassle-free thanks to our large network of direct pay providers and our Regional Service Centers. We strive to ensure your employees can seek care without having to pay out-of-pocket or file a claim. Here's a quick look at what your employees may experience:

1 Member searches for a direct pay provider on their computer or cell phone and makes an appointment.

2 Member goes to the doctor and shows his ID card at the front desk. The front desk attendant recognizes the logo and calls MetLife to verify eligibility.

3 The provider bills MetLife for the appointment at the negotiated price. The provider and a billing specialist at the Regional Service Center speak in the local language, if needed.

4 Invoices are reviewed to ensure proper price and screen member for any case management needed. The provider is paid.



Commitment to employer satisfaction

We surround you with the dedicated partners and innovative solutions you need to take work off your plate — from implementation to renewal, and every phone call and email in between. Here's how.

Easy onboarding experience

We know how important it is for you to have an easy, smooth transition when changing carriers, and that's why we provide a high-touch approach to implementation with:

- An Implementation Coordinator who manages the project life cycle and holds the onboarding team accountable for delivery excellence.
- A customized implementation process that aligns with your culture.
- Proactive, consistent communication so you're up-to-speed without managing the details.

Dedicated partners

Your Account Manager is involved throughout implementation and then becomes the primary resource for clients and brokers throughout the life of the policy. You can count on your Account team to be:

- Your primary MetLife Worldwide Benefits resource — So you always know whom to call.
- Connected — Your Account Manager has insights into groups and members, providing transparency when it's needed most.
- Responsive — One business day response time commitment for emails and calls.

Superior ongoing service

Staying connected with employees on assignment all over the world is complicated. We can give you answers without having to hang up the phone — because we use the Global Service Platform, an innovative system that connects all our service teams² with real-time data. Account Management, customer service, claims, and clinical teams across the globe — even evacuation services — are connected, regardless of time zones, so we're ready to help whenever you have questions. The Global Service Platform is:

- **One System** — Captures every interaction around the globe in real time.
- **One Status** — All service teams² can access the status, delivering a consistent and faster answer.
- **One Report** — Insight into your employees' experience with Member Experience reporting that can be provided to all groups, regardless of size.

Plan design options

Medical

Benefit	Option I	Option II	Option III	Option IV
Deductible³ 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 Maximum⁴ 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 International and 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	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 (Diagnosis only)
Physical/Occupational/Speech Therapy	Subject to deductible, coinsurance and out-of-pocket limit (Maximum 60 visits/calendar year)
Spinal Manipulation/Acupuncture/Acupressure	Subject to deductible, coinsurance and out-of-pocket limit (Maximum 20 visits/calendar 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 Opinion⁵	A 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 Evacuation⁶	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 Program⁷	24-hr, 7 days a 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

Accidental Death and Dismemberment Schedule of Benefits

Benefit	Option I	Option II	Option III
Deductible (Single / Family) ³	\$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

	Option I	Option II	Option III	Option IV	Option V
Benefit Amount	Flat \$25,000	Flat \$50,000	Flat \$100,000	1X or 2X BAE up to \$200,000	1 X or 2X BAE up to \$500,000





Dental

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

	Option I	Option II	Option III	Option IV
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

Which plans did you choose? Check off your preferences below, and be sure to send these to your Director of Sales:

Product	Option
 Medical	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4
 Dental	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4
 Life/AD&D	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4(1x) or <input type="checkbox"/> 4(2x) <input type="checkbox"/> 5(1x) or <input type="checkbox"/> 4(2x)
 LTD	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4

Next Steps

What do we need to begin the process? We're so glad you asked. Here's what we need to get started:

- Census, including standard demographics and home and host country locations
- The plan options you'd like for each benefit

Send this information to your Director of Sales or MetLifeWorldwideRFP@metlife.com. Questions? Reach out to us at the address above so we can help.

Once we have all the necessary information, we'll schedule an implementation call to introduce your team, walk through all the details, and answer all your questions.

We look forward to working with you!



1. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.
2. Information is only accessed by team members assigned to the case with a need to know the corresponding member's information.
3. 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.
4. Out-of-Pocket Maximums accumulate across International, In-Network U.S., and Out-of-Network U.S. benefits. This Out-of-Pocket excludes payments made for Deductibles, Copays (including Pharmacy Copays), and benefit penalties incurred or failure to obtain Pre-Certification.
5. Remote Second Medical Opinion services provided through vendor not affiliated with MetLife.
6. Emergency medical and travel assistance services are provided vendor not affiliated with MetLife.
7. IEAP provided through vendor not affiliated with MetLife.

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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. 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, Evacuation, Dental, and Vision 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.

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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