

Delivering High Quality Global Solutions

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MEETING THE INTERNATIONAL BUSINESS TRAVELER HEALTHCARE CHALLENGE

Having clients whose employees travel outside the US or their normal country of residence can present some very challenging and stressful scenarios.

- Do employees actually know how to get help if a medical emergency arose for them or a family member while traveling on business?
- Would an employee's US coverage provide access to global networks, ensure medical care at US standards, offer language support and ensure minimal or no out-of-pocket expenses?
- When it comes to medical coverage, do employees have something they can *actually* use, versus just having it exist only on paper?
- Would an employee business trip have to be shortened due to lack of international medical coverage?

Those are just a few of the questions for your clients who have employees that are international business travelers.

If your client is looking to cover employees and their dependents traveling on business from:

- the US to another country, or
- outside the US, into the US for short-term periods, or
- between countries outside the US.

In all three of those scenarios, MetLife can offer US-based employers efficient solutions to protect employees by providing complete medical coverage or filling in any gaps should domestic medical coverage not meet required global needs.

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TRADITIONAL INTERNATIONAL BUSINESS TRAVEL MEDICAL (IBTM) PROTECTS EMPLOYEES BY FILLING THOSE ALL-TOO-COMMON MEDICAL COVERAGE GAPS

THE ORIGINAL MEETING TO INCREASE THE BROKER'S KNOWLEDGE DELIVERED THE UNDERSTANDING AND CONFIDENCE TO ANSWER ANY CLIENT QUESTIONS ABOUT GLOBAL BENEFITS.

An experienced domestic broker in the small market segment was on the receiving end of periodic inquiries from existing clients about global benefit solutions. The broker contacted MetLife for assistance in order to increase their knowledge about global benefits, realizing that even smaller clients often have global benefits needs, especially linked to expanding employee business travel (whether it be for as little as 24 hours or as much as 24 weeks).

The MetLife sales representatives scheduled an informational meeting with the broker. It quickly surfaced that the broker needed a solution for clients with international business travelers. It was most important to find a solution that provided urgent and emergent medical coverage for employees while traveling outside their home country.

Solution

As timing would have it, the next day the broker received a request for international travel coverage from an existing client in the dietary/sports nutrition supplement business. The client, with 200 employees, started out as a small domestic case with less than 20 lives, but continued to grow their business.

As part of its distribution and marketing growth, the company asked employees to market and promote products at events and meetings outside the US, creating a need for global coverage. MetLife's recent meeting with the broker – combined with its personalized approach and the ease of administration – proved the perfect platform for highlighting the benefits of the IBTM product. Coupled with MetLife's overall value proposition, the broker submitted a request for proposal.

MetLife's offering of coverage for employees traveling on business outside the country included:

- Urgent and emergent medical care coverage around the world
- 24/7 assistance, including emergency medical evacuations
- Simple, easy administration with minimal requirements

Results

After a brief conference call with the client to discuss and reinforce the key factors around the need for coverage, the plan sold. According to the broker, MetLife's comprehensive solution, ease of implementation and consultative approach sealed the deal.

The original meeting to increase the broker's knowledge delivered the understanding and confidence to answer any client questions about global benefits. And MetLife's consultative approach continued throughout the joint conference call to explain the benefits and value of the IBTM product.

After that early success, today the broker is looking to ensure that global benefits for short-term travel is discussed at renewal time for all *existing* clients, as well as part of the discovery process in differentiating their services for all *prospective* clients.

IBTM TO ENHANCE COVERAGE WITH MINIMAL DISRUPTION

An experienced domestic voluntary benefits broker had a client in the Energy Trading industry (less than 1,000 lives) with an immediate opportunity for international business travelers. The company is headquartered in the US but it also had diverse, smaller pockets of employees and business interests in Canada, Europe, Asia, the UK and Continental Europe.

Many of those employees would travel between locations or on business expansion ventures for short durations. After years of limited coverage, unsatisfactory service and increased costs, the client wanted to explore an alternative for their international business travelers. The broker reached out to their MetLife team to understand the IBTM product.

Solution

While the client recognized the need to replace its existing international business traveler medical policy, the broker reinforced the importance of a simple solution. For members, the transition, enrollment and administration needed to be quick and seamless. The solution also would need to require minimal paperwork, increased benefits (including evacuation) and cost savings over existing rates.

- The IBTM product, with a competitive cost, proved a perfect fit.
- Being able to bind coverage quickly, with minimal paperwork and simplified payment solutions, made it a winning solution.
- And the ability to cover the client's global travel needs¹ for a flat annual premium ensured that their budgetary requirements were met as well.

Results

Within a few days, the IBTM plan sold, resulting in a key broker now being fully aware of MetLife's global capabilities, along with a pleased client who is now enjoying an upgraded global benefits program with complete ease of implementation and setup, ensuring no employee disruption.



KEY PRODUCT FEATURES

- Emergency and urgent care around the world² for business travelers outside of their home country
- 24/7 assistance services:
 - Emergency medical evacuations³
 - Hospital/clinical referrals
 - Claims reimbursement in over 140 currencies
 - Translation services
 - Assistance with lost or stolen documents
- Standard and flexible plans and rates available to provide the best option for your employees
- Option available with 100% coinsurance, \$0 deductible and \$300,000 calendar year maximum benefit

ADDITIONAL 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

FOR MORE INFORMATION, CONTACT YOUR METLIFE SALES REPRESENTATIVE TODAY

- 1 Provided the total number of days per 12-month period in which the covered employees travel for business is equal to or less than 260 days.
- 2 Subject to applicable legal and regulatory services.
- 3 Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.

MetLife's expatriate 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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