

# Assurance for you and your international business travelers



MetLife understands the challenges employers face managing their international business travelers. Employers shouldn't have to worry about their employees getting the care they need if a medical emergency should occur while traveling on business.

MetLife's International Business Travel Medical (IBTM) provides coverage for urgent and emergent care to employees and their dependents while traveling outside their home country — anytime, nearly anywhere around the world. Combined with online tools and resources to help navigate the global healthcare market, IBTM helps provide comfort to you, your employees and their families.

- Translation services
- Assistance with lost or stolen documents
- Standard and flexible plans available to provide the best option for your employees
- Option available with 100% coverage, \$0 deductible and \$300,000 calendar year maximum benefit

## KEY PRODUCT FEATURES:

- Urgent and emergent care around the world\* for business travelers outside of their home country
- 24/7 assistance services:
  - Emergency medical evacuations
  - Hospital/Clinic referrals
  - Claims reimbursement in over 140 currencies

## 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

### IBTM STANDARD PLAN OPTIONS

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	\$300k	\$250k	\$150k	\$100k
EVACUATION	\$250k	\$150k	\$100k	\$100k
PRESCRIPTION DRUG USE	Unlimited**	Unlimited**	Unlimited**	Unlimited**
PRE-EXISTING CONDITION LIMITATIONS	None	None	None	None

\* Subject to applicable legal and regulatory restrictions

\*\*Subject to calendar year plan maximum

[continued >](#)

## EASE OF ADMINISTRATION

We understand the challenge employers face administering and managing benefits for their international business travelers while ensuring their well-being, which is why we have made the administration of this plan simple and easy:

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

## FIRST-CLASS SERVICE AROUND THE WORLD

### Global Access

MetLife's IBTM allows business travelers to seek care from any licensed doctor or hospital nearly anywhere in the world. All IBTM plans are portable to allow employees traveling from one country to another during their trip to maintain the same benefit level in nearly every country and territory.

### 24/7 Concierge Assistance Services

Cultural differences, language barriers and time zones can make seeking care overseas, especially if urgent, challenging. MetLife's IBTM provides 24/7 service and travel assistance to help relieve the stress associated with unexpected health-related concerns that arise while traveling on business.

Using the dedicated MetLife Expatriate customer service hotline, business travelers can speak to a customer service representative anytime, anywhere to access the following services:

- 24/7 multilingual support
- Emergency evacuation and repatriation of mortal remains coordination
  - Family bedside visitation
  - Return of dependent children

- Claim reimbursement in over 140 currencies
- Emergency cash transfer
- Emergency interpretation assistance
- Legal referrals/bail bond assistance
- Embassy or Consulate referrals
- Assistance with lost or stolen documents and/or luggage

### Online Tools & Resources

MetLife Expatriate's website and secure portal, eBenefits, provides helpful tools and services for employees to obtain information to help them prior to and during their trip. Whether they are pre-trip planning, searching for international providers or seeking country-specific immunizations, helpful information is just a mouse click away.

### Customized Plan Options

For customized plan options, including adjusting calendar year maximum, deductible, coinsurance or benefits, please contact your MetLife Expatriate Benefits Regional Sales Manager. Contact information can be found at [MetLifeExpat.com](http://MetLifeExpat.com) in the Contact Us section.



**TO LEARN MORE ABOUT METLIFE EXPATRIATE BENEFITS, CONTACT YOUR METLIFE SALES REPRESENTATIVE OR VISIT US ONLINE AT [WWW.METLIFEEXPAT.COM](http://WWW.METLIFEEXPAT.COM).**

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. Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.

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.