

MetLife Worldwide Benefits

# Around the corner, around the world.

Localized benefits expertise, worldwide



# Our global approach starts with a local focus



You've given your employees an exciting opportunity to work abroad. But no two global employees' needs are exactly alike and acclimating to a new culture, language and work environment can be tough even with the right support.

**That's why we've developed personalized, localized relationships in markets around the world to make it easy for globally mobile employees to access quality medical care without paying out-of-pocket — no matter where they are.**

That means fewer challenges and that employees will feel confident in navigating their new lives abroad.

Our **customer service** teams<sup>1</sup> are the local face of our global healthcare network. Our local experts are well versed in the nuances of the medical system where your employees are on assignment and are ready to guide your globally mobile employees through them, so receiving and paying for care is easy.

**All customer service teams are connected through the Global Service Platform, which keeps our clients, brokers, evacuation services, and account managers on the same page, with the ability to track and follow the globally mobile experience around the globe.**



**“I was nervous about healthcare in another country. MetLife really answered all of my questions and took care of me. They processed my claim in such a prompt manner. I feel confident that future care will be handled in the same manner.”**

# Globally mobile employees can feel confident with our network:



1.3 million direct-pay providers in over 180 countries to make sure employees visit the top hospitals in the area



Minimized out-of-pocket expenses for globally mobile employees with global direct-payment arrangements and our online provider directory that delivers provider info in real time



24/7 customer service with access to a high-quality network of medical directors, case managers and nurses



Cost-containment measures with local fee schedules, negotiated network discounts, and physician-led care monitoring



Support from MetLife professionals in more than 40 countries that understand regional regulations, local customs and language barriers

# How we support employees abroad



With MetLife, getting quality care for employees anywhere in the world is simple and dependable. Healthcare systems can vary greatly from country to country, so we have local experts who are grounded in that area's healthcare network. They understand how local systems work, and guide employees through a quality care experience with:

## Ease of access

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One, single ID card — co-branded with the logos of MetLife and the globally mobile employee's assigned customer service center — gives your employees confidence that they'll be covered around the world.

## A reputable global network

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Your employees are in a new situation in a new country, so we've taken care of all the details to make sure they can get high-quality care easily. We examine provider accreditation and licensing and 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.

## A personal touch

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For globally mobile employees looking to speak with a medical professional, it's as easy as calling their customer service team. With a global team of more than 450 medical professionals, we are ready to provide case management, guidance, and emergency support 24/7.

## Simplified provider payments

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We have 335,000 direct-pay providers outside of the U.S., as well as the ability to pay providers directly in over 180 countries. Our large direct-pay network means your employees won't pay out-of-pocket. Should the need to file or look up the status of a claim arise, our eBenefits website makes the process simple. Your employees are able to focus on what's important — staying healthy.

# How we support employees statewide

Employees are also covered in the United States. Navigating U.S. healthcare is simple with our strong medical network, quality benefit coverage and 24/7 support.



## Comprehensive coverage

Globally mobile employees have access to up to one million healthcare providers through some of the largest national healthcare networks in the U.S., including:

- Aetna Open Choice PPO
- Cigna PPO
- PHCS



## Easy prescription access

Prescriptions are available through CVS Health with access to more than 68,000 retail pharmacies complemented by mail-order services. And if employees are going to countries where their prescription is not available locally, their U.S. provider can prescribe up to a 12-month supply that they can take with them.

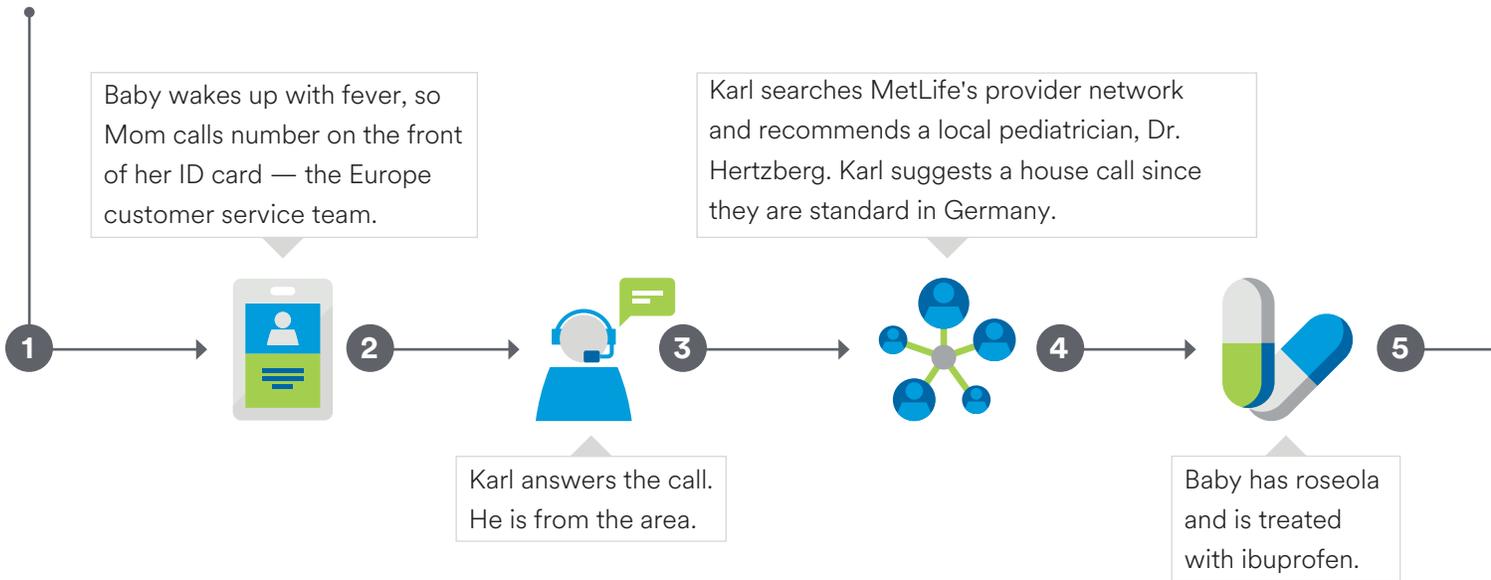


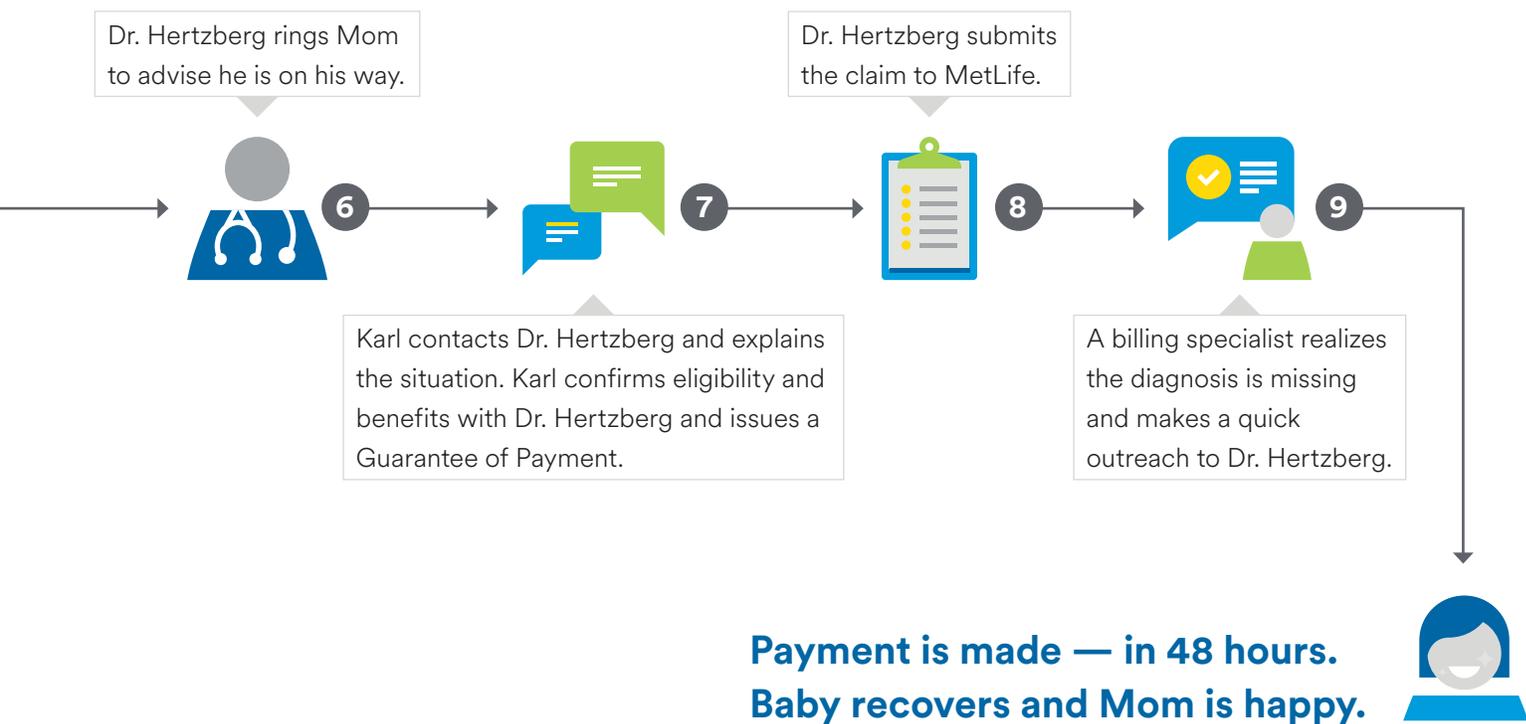
**“I’ve been an overseas teacher for 28 years and I’ve not seen such good service anywhere else.”**

# An example of how our local customer service teams can improve the globally mobile employee experience



## Karen, in Germany, has a baby who wakes up with a fever





This situation and individuals referred to in this slide are fictional and for illustrative purposes only.

Preparing for a new life abroad is important. Make sure your globally mobile employees are prepared with MetLife Worldwide Benefits — global care that’s always within reach. We look forward to working with you to make sure your employees feel ready for anything.

To learn more, visit us at [MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

Contact your MetLife Worldwide Benefits sales representative or email us at [MetLifeWorldwideRFP@metlife.com](mailto:MetLifeWorldwideRFP@metlife.com) today.

1. Some customer service centers are operated by MetLife affiliates and some by third parties contracted by MetLife.
2. Prescription drug coverage is provided through CVS Health.
3. Subject to applicable legal, contractual, and regulatory restrictions.

[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

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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.

