



## METLIFE SOLUTIONS MANAGING HEALTH TO MANAGE COSTS



Like you, we recognize the important role health and wellness plays in the workplace, which is why we see our role extending beyond being purely transactional to a broader focus on end-to-end healthcare management. In addition to the traditional benchmarks, success in the insurance industry is increasingly measured by the health status of the insured population, the quality of medical network providers and evidence-based consultative service for employers and distribution partners.

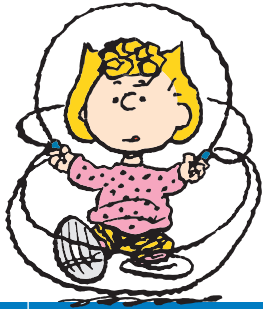
MetLife's global health and wellness strategy – managing health to manage costs, built on a platform of data – is supported by a wide range of local health and wellness capabilities. From prevention and screenings programs to case management and disease-specific programs, MetLife offers a wide range of locally appropriate programs to improve the health of the people we insure.<sup>1</sup>

We have employee benefits operations in 40 countries, are a leading provider in over half of those markets, and, through the MAXIS Global Benefits Network (GBN)<sup>2</sup> we are able to offer coverage in even more locations.<sup>3</sup>



For more of the latest findings from MetLife's *Study of Employee Benefits Trends*, visit [BenefitTrends.MetLife.com](https://BenefitTrends.MetLife.com)

## Health and wellness capabilities available through MetLife



Country	Local member	Inpatient Network	Outpatient Network	Diagnostic Network	Dental Network	Vision Network	Pharmacy Network	Prior Authorization	Case Management	Disease Management	Mobile Applications	24 Hour Medical Hot Line	Teleconsultation	Clinical Second Opinion	Post Hospital Management	Health Portal	Health Info & Self-care	Onsite Health Clinics	Health Fairs & Seminars	Health Risk Assessments	Resilience Programs/EAP	Preventive Care	Electronic Medical Records	Ancillary Health Discounts
Bahrain	MetLife Alico	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X
Bangladesh	MetLife Alico	X						X	X					X			X							
Brazil*	Metropolitan Life Seguros e Previdência Privada S/A				X																	X		
Chile	MetLife Chile Seguros de Vida S.A.	X	X	X			X									X	X		X			X		
China	Sino-US United MetLife Insurance Company Limited	X	X	X				X	X			X					X		X			X		
Colombia	MetLife Colombia Seguros de Vida S.A.	X	X	X			X	X		X							X					X		
Cyprus	American Life Insurance Company (Cyprus) Limited	X		X								X		X			X		X					X
Egypt	Pharaonic American Life Insurance Company – ALICO S.A.E	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X
Greece	MetLife Alico Life Insurance Company S.A.	X	X	X	X	X					X	X		X			X		X		X	X		X
Jordan	MetLife Alico	X	X	X		X	X	X	X			X		X	X		X							
Kuwait	MetLife Alico	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X
Lebanon	MetLife Alico	X	X	X	X	X	X	X	X					X			X		X			X		X
Mexico	Metlife México S.A.	X	X	X			X	X	X	X		X			X		X		X	X	X	X		
Oman	MetLife Alico	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X
Pakistan	American Life Insurance Company (Pakistan) Limited	X						X	X					X			X							
Qatar	MetLife Alico	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X
Romania	Metropolitan Life Asigurari SA	X		X										X			X							
Russia	ZAO ALICO Insurance Company	X	X	X	X			X	X			X		X			X		X			X		X
UAE	MetLife Alico	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X			X		X

\* Brazil offers only dental insurance; medical insurance is not included

## Health and wellness capabilities available through the MAXIS Global Benefits Network



Country	Local member	Inpatient Network	Outpatient Network	Diagnostic Network	Dental Network	Vision Network	Pharmacy Network	Prior Authorization	Case Management	Disease Management	Mobile Applications	24 Hour Medical Hot Line	Teleconsultation	Clinical Second Opinion	Post Hospital Management	Health Portal	Health Info & Self-care	Onsite Health Clinics	Health Fairs & Seminars	Health Risk Assessments	Resilience Programs/EAP	Preventive Care	Electronic Medical Records	Ancillary Health Discounts
Bahrain	AXA Gulf Barhain	X	X	X	X	X	X		X		X	X			X	X	X							
Caribbean*	Pan-American Life Insurance Company of Aruba V.B.A., Pan-American International Insurance Corporation, Pan-American Life Insurance Company of Curacao and St. Maarten, N.V., Pan-American Life International Insurance Company (PAIC), Pan-American Life Insurance Company of the Eastern Caribbean, Pan-American Life Insurance Company of Curacao and St. Maarten, N.V., Pan-American Life Insurance Company of Trinidad and Tobago, LTD	X						X																
China	ICBC-AXA Life Insurance Co.Ltd													X										
Costa Rica	Pan-American Life Insurance de Costa Rica	X	X	X				X	X			X		X	X		X	X	X	X		X	X	
Dominican Rep	Seguros Universal, C. Por A.	X	X	X				X																
Ecuador	Pan-American Life Insurance Company	X	X	X			X	X	X			X		X			X	X	X	X		X		
El Salvador	Pan-American Life Insurance Company	X	X	X				X	X			X		X	X		X	X	X	X		X	X	
France**	AXA France Vie S.A, AXA France Vie (Monaco), AXA Caraibes, AXA Polynésie, AXA Nouvelle-Calédonie				X	X						X			X	X	X							
Germany	AXA Krankenversicherung AG & AXA Lebensversicherung AG	X	X	X	X	X	X		X	X	X	X		X		X	X							
Guatemala	Pan-American Life Insurance de Guatemala, Compañía de Seguros, Sociedad Anónima	X	X	X			X	X	X			X	X	X	X		X	X	X	X		X	X	
Honduras	Pan American Life Insurance Company	X	X	X			X	X				X	X	X			X	X	Z	X		X		
Hong Kong	AXA China Region Insurance Company Limited	X	X	X							X			X		X	X							
Indonesia	PT.Asuransi Aviva Indonesia										X													
Italy	AXA France Vie S.A under Freedom of Services	X																						

\*Caribbean includes Aruba, Barbados, Bonaire, Cayman Islands, Curacao, Domenica, Grenada, St. Kitts/Nevis, St. Lucia, St. Maarten, St. Vincent and the Grenadines, and Trinidad & Tobago

\*\*France includes French Polynesia, French Guyana,Guadaloupe, Martinique, Monaco and New Caledonia

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Japan	AXA Life Insurance Japan											X		X										
Mexico	AXA Seguros, S.A. de C.V	X	X	X	X	X	X					X			X	X	X							
Oman	AXA Gulf Oman	X	X	X	X	X	X		X		X	X			X	X	X							
Panama	Pan-American Life Insurance de Panamá, S.A.	X	X	X	X			X	X			X	X	X	X		X	X	X	X		X	X	
Qatar	AXA Gulf Qatar	X	X	X	X	X	X		X		X	X			X	X	X							
Russia	Reso Garantia	X	X	X	X			X	X			X						X				X		
Saudi Arabia	AXA Cooperative Insurance Company	X	X	X	X	X	X		X		X	X			X	X	X							
Singapore	Tokio Marine Life Insurance Singapore Ltd	X	X	X						X		X	X			X	X	X	X	X	X	X	X	X
Spain	AXA Aurora Vida, S.A De Seguros Y Reaseguros & AXA Seguros Generales	X	X	X	X	X		X				X		X	X	X	X							
Thailand	Tokio Marine Life Insurance (Thailand) Public Company Limited	X	X					X	X					X					X	X		X	X	X
UAE	AXA GULF UAE	X	X	X	X	X	X		X		X	X			X	X	X							
UK	AXA PPP Healthcare	X	X	X	X	X		X	X		X	X			X	X								
Venezuela	Seguros Venezuela C.A.	X	X	X			X	X																
Vietnam	Bao Viet	X	X	X	X	X	X	X	X	X	X	X		X	X		X				X	X	X	X

## Health and Wellness Definitions

- **Provider Network** (Inpatient, Outpatient, Diagnostic, Dental, Vision, Pharmacy): A group of medical providers who offer enhanced services and pricing to insured members
- **Prior Authorization:** A program to review and approve selected non-emergency medical treatments before service is rendered
- **Case Management:** Customized treatment programs providing additional support to individuals with serious or catastrophic medical conditions
- **Disease Management:** Supportive programs to improve the health of individuals diagnosed with chronic diseases
- **Mobile Applications:** Integrated websites and mobile apps that provide information on health issues and local MAXIS GBN member capabilities
- **24 Hour Medical Hotline:** Telephonic client support available 24 hours per day, 7 days per week
- **Teleconsultation:** Telephonic or web access to a medical professional for diagnosis and prescription of treatment
- **Clinical Second Opinion:** In person or remote assessment of serious medical conditions from leading medical experts
- **Post Hospital Management:** Support for patients recently discharged from hospital, including in-home nursing care
- **Health Portal:** Dedicated website with access to information on claims, benefits, and health information
- **Health Info & Self-Care:** Information on medical conditions, treatment options, prevention, and related topics
- **On Site Health Clinics:** Health Clinics located in the workplace and financed by firms to offer everything from urgent and primary care to chronic disease management
- **Health Fairs & Seminars:** Worksite programs to educate employees on health and wellbeing
- **Health Risk Assessments:** Web-based program that provides insight and suggested actions for an individual's personal health issues
- **Resilience Programs/Employee Assistance Programs:** Supportive care to address work/life balance, stress and other emotional health issues
- **Preventive Care:** Medical treatments and screening programs designed to avoid or improve early detection of illness
- **Electronic Medical Records:** Web-based service providing confidential storage of medical information
- **Ancillary Health Discounts:** Enhanced services and pricing from health-linked businesses such as fitness centers and weight management programs

<sup>1</sup> "MetLife" refers to some or all of the affiliates of MetLife, Inc. American Life Insurance Company (Alico) is an insurer affiliated with MetLife, Inc., and operates through Alico's branches and subsidiaries outside of the United States. For non-US based programs in other countries, group insurance policies are issued by MAXIS Global Benefits Network ("MAXIS") member insurance companies including MetLife affiliated and non-MetLife affiliated companies, each licensed under applicable law. MAXIS is a global employee benefits network formed by MetLife and AXA.

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<sup>2</sup> MAXIS GBN is administered by AXA France Vie S.A., Paris France (AXA) and Metropolitan Life Insurance Company, New York, NY (MetLife) and is a network of locally licensed MAXIS Member insurance companies. MAXIS GBN is not an insurance provider and only the MAXIS Member insurance companies provide insurance.

<sup>3</sup> Coverages may vary by country.

The MetLife logo consists of the word "MetLife" in a bold, blue, sans-serif font. The "M" and "L" are significantly larger than the other letters, and the "i" has a dot. The "e" is also a standard size.

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