



METLIFE SOLUTIONS FOR PROTECTING YOUR INTERNATIONAL INVESTMENT



The 11th Annual MetLife's *Employee Benefits Trends Study*¹ shows that while a slight majority of employers (55%) still maintain internationally-mobile employees on home-country healthcare plans, specific to internationally-mobile employees continue to increase in popularity. Plus, employers electing an international plan are using employee benefits as a strategic lever to not only attract and retain employees but as a way of minimizing the risk of failing assignments.

MetLife Expatriate Benefits solutions are designed to help your globally mobile employees stay healthy and productive on assignment while protecting your investment.

From MetLife, you can expect:



A portfolio of scalable expat benefits and services, which can be tailored to your company's philosophy and budget

- **The "right" range of products and services** – Medical as well as dental, vision, prescription drug and essential value-added services, including Evacuation/Repatriation,² International Business Travel Medical (IBTM), International Employee Assistance Program (IEAP),³ Second Opinion,⁴ Wellness Tools and Resources, Multinational Pooling, and Captives Management.⁵
- **Ancillary benefits** – Basic and supplemental life, long-term disability (LTD), accidental death and dismemberment (AD&D).
- **Small group solution** – Global Health Plus (GHP) is a simple, cost-effective way to manage benefits for groups of 2–20 internationally-mobile employees. Your employees will enjoy the same personalized service, regardless of group size.

Health Solutions

Explore the full range of health products and solutions including medical dental, vision, prescription drug, evacuation and more at [MetLifeExpat.com](https://www.MetLifeExpat.com)

World-class health benefits and care delivery

- **Well-managed global network** – More than 20 years of global network management experience with a choice of three nationally-recognized networks in the US with up to 1 million direct pay providers and 185,000 international hospitals, multi-specialty clinics, doctors, dentists, and more.
- **Extensive and proven service model** – Our Regional Service Center (RSCs), developed for consistency and expert service – effective, efficient patient/provider experience, cost management through negotiated rates and access to a team of more than 450 global medical professionals.⁶
- **Deep, local expertise** – Ability to leverage MetLife's operations in more than 50 countries with access to MetLife's regional and legal resources.

Premier Medical Network

MetLife's leading international medical network offers access to the 'right' providers experienced in delivering care to internationally-mobile employees and their families anywhere in the world. Find out more at MetLifeExpat.com

Delivery excellence – a highly personalized approach

- **Seamless implementation** – A dedicated team to manage your program implementation and align business processes to your culture and requirements.
- **Enrollment ease** – Support for your employees from enrollment to repatriation.
- **Dedicated account team** – High-quality customer service featuring proactive, consistent communication.
- **Online access** – Employers and their employees can access our eBenefits platform – real-time data from anywhere in the world through a fully integrated system.

Service Excellence

Learn more about MetLife's global service delivery model expertise and our commitment to you and your expat population at MetLifeExpat.com



For more of the latest findings from MetLife's *Employee Benefits Trends Study*, visit BenefitTrends.MetLife.com

¹ <https://benefittrends.metlife.com/>

² Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.

³ IEAP provided through Optum.

⁴ Second opinion services are provided by vendors not affiliated with MetLife.

⁵ Multinational Pooling and Captive Management services are provided through the MAXIS Global Benefits Network. The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN ("MAXIS") S.A.S., with registered office at 313, Terrasses de l'Arche – 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary (registered with ORIAS under number 16000513 – www.orias.fr) that promotes the Network. MAXIS is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS operates in the UK through its UK establishment MAXIS GBN with registered address at Hackwood Secretaries Limited, One Silk Street, London EC2Y 8HQ and Establishment number BR018216 and in other European countries on a services basis. MAXIS operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 1095 Avenue of the Americas, NY, NY, 10036, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorized to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY.

⁶ Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife

MetLife, Inc. (NYSE: MET), is a leading global provider of insurance, annuities and employee benefits programs. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.

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.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com