

Accessing care in the US



Have you considered?



Will I need to change doctors?



Can I still go to the same pharmacy?



What programs will support my chronic condition?



What wellness offerings are available?

It's likely you've heard these questions from your employees, including globally-mobile employees, about their medical coverage when changing insurance carriers. US employees are probably familiar with receiving health care in the United States, so their concerns will likely be making sure they have access to the doctors, benefit coverage and service they've come to expect while working outside of the US. MetLife has the solution with access to strong medical networks and resources that make accessing and paying for health care easy.

MetLife's solution provides seamless client and member experience

- Access to some of the largest medical networks in the United States, including the Cigna PPO and Aetna Open Choice PPO networks.
- Prescription drug coverage from CVS Health, one of the largest pharmacy benefit programs.
- Quality care management programs are available to assist with case management to provide support and guidance for health changes.

Making it easier:

- Convenient personalized service — Speaking with medical professionals is as easy as making a toll-free call 24/7, where members can get the answers they need.
- Answers anytime, anywhere — With eBenefits, our secure online member portal, members have access to their benefit coverage, claims payment information, and valuable online resources wherever and whenever they may need it.

Strong medical network

- **Extensive network coverage** — Access to some of the largest US networks with the potential of over 1,000,000 providers. Offering an extensive network minimizes member disruption, making it easier to continue receiving care from the same physicians and facilities. We'll recommend the network that would best meet the needs of your employees.
 - **Aetna Open Choice PPO** — one of the largest US PPO networks with nearly 1 million health care providers
 - **Cigna PPO** — extensive network of more than 900,000 health care providers
 - **Multiplan/PHCS** — largest independent national primary and complementary PPO Network
- **Options for complex health care needs** — For specialized or complex care needs, members have access to Centers of Excellence, including the Mayo Clinic, Johns Hopkins University and The University of Pennsylvania Health Systems through all our network options.

Prescription coverage employees expect

- **Convenient access to prescriptions** — One of the largest pharmacy benefit programs with more than 68,000 retail pharmacies complemented by mail order services.
- **Cost Management Programs** — Unmatched purchasing scale with more than 850 million prescriptions filled annually. Medication management programs are offered to better engage members in the management of costly chronic conditions, proactively communicate, and encourage them to stay adherent to their medications, leading to improved health outcomes.
- **Getting prescriptions near and far** — For members going to countries where their prescription is not available locally, their US provider can prescribe up to a 12-month supply that they can take with them.

Care management programs to keep your employees healthy and productive

- Support for healthy living — Providing guidance and support to members when their health changes or when they just want to simply maintain their active lifestyle. Having the latest tools and information to promote wellness can make all the difference, including:
 - **Nurse Line** — Informed health line is available all day, every day with direct access to registered nurses to provide answers and guidance on medical conditions.
 - **Wellness Programs** — All members have access to online wellness tools that provide health risk assessments, personalized activity plans and hundreds of health topics and conditions.
 - **Case Management** — For high-risk individuals, a care plan is developed and assistance implementing the physician treatment plan is provided.
- Specialty programs — For members with chronic conditions or who are pregnant, guidance may be available through the care management programs, including:
 - **Disease Management** — Provides personal health coaches and online tools for members with chronic conditions such as asthma, diabetes, and coronary artery disease. This program helps close gaps in care for members with chronic conditions while managing medical costs for high-risk members and encouraging more appropriate use of the healthcare system.
 - **Maternity Management** — Integration of high-risk pregnancy screenings linked with case management referrals provide a comprehensive approach to maternity management for healthier moms and babies.

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