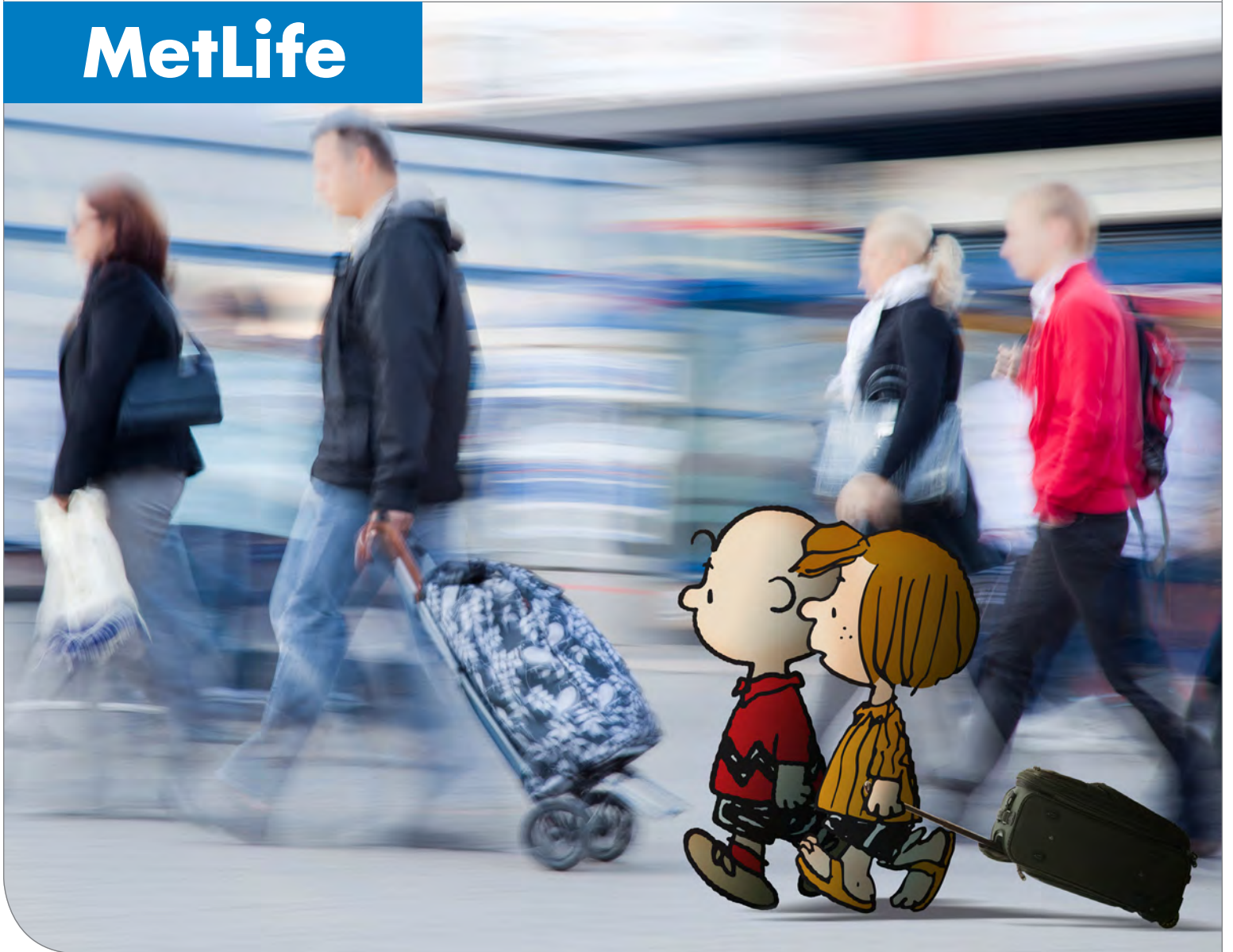


Expatriate Benefits

MetLife



Delivering High
Quality Solutions



At MetLife, we focus on delivering solutions. We provide a comprehensive line of global products and services and access to an extensive, well-managed global network within our high-quality benefits program. Our highly-personalized approach to design and delivery leverages our deep global capabilities in addressing each plan and employee need.

Who We Are

MetLife Expatriate Benefits began serving third-country nationals nearly 60 years ago, making us one of the oldest companies offering benefit programs to globally mobile employees. Today, MetLife covers nearly 3 million members¹, including expatriates and third-country nationals outside the United States with a strong global presence. Rapidly growing, MetLife continues to invest heavily in innovation and benefit solutions, delivering year after year.

CHOOSING METLIFE

MetLife's brand is one of the most recognized and trusted in the world. For over 145 years, we have been insuring customers, and today we serve over 90 of the top 100 FORTUNE 500^{®2} companies. Finally, we constantly strengthen our global brand by extending core products and competencies to markets around the world – an important growth driver.

WORKING WITH US

Choosing MetLife is much more than selecting an insurance company. With MetLife, you can give your employees an excellent global benefits program as well as a health and benefit consumer experience that they can count on. Our unique approach offers:

- A comprehensive, flexible range of products, services and network options that can be tailored to meet your needs.
- Access to local expertise with a deep understanding of regional differences, reducing challenges receiving and paying for care – making it easier for everyone.
- One of the largest global medical networks, selectively built and managed for globally-mobile employees with over 1.1 million providers in 180 countries.
- Access to some of the largest healthcare networks in the U.S.
- A leading pharmacy benefit program through CVS Health with access to more than 68,000 retail pharmacies.
- MetLife professionals in more than 40 countries who have knowledge of country regulations, local customs and language barriers.

Who Do We Insure?³

U.S. Expatriates
U.S. Inpatriates
U.S. Rotators
Third-Country Nationals
Key Local Nationals (in certain countries)
Short-term Globally Mobile Business Travelers



What We Offer

We offer a globally dynamic benefit solution to meet your needs. Select one, some or all of our products from our comprehensive portfolio to design a custom plan for the coverage that's just right for your global workforce.

HEALTH AND WELLNESS

Medical

- Emergency Medical Assistance⁴
- Dental
- Vision
- Employee Assistance Program (EAP)⁵
- Second Opinion Service⁶
- Wellness Tools & Resources⁷

International Business Travel Medical (IBTM)

- Emergency Medical Assistance

LIFE

Basic Life

- Supplemental Life
- Accidental Death & Dismemberment (AD&D)

DISABILITY

Long Term Disability (LTD)

FINANCIAL SOLUTIONS

Multinational Pooling⁸ Captive Management⁸

Flexible Benefit Coverage

MEDICAL PLAN COVERAGE

Easily adapted to meet your needs, our medical plan is flexible. By offering coverage and benefits – including dental, vision and prescription drugs – we have it covered. And for those that may have smaller workforces, our Global Health Plus for 2-20 lives can be the right solution. Offering the same great features and global network as our core medical plan, our 2-20 option offers a simple and flexible plan design.

COMPLETE COVERAGE

Through our valuable benefits and services, you can select the coverage you need and customize your comprehensive benefits package with:

- Dental
- Vision
- Life
- Long Term Disability
- Accidental Death and Dismemberment
- International Business Travel Medical
- International Employee Assistance Program
- Second Opinion

Our Global Network

- Over 1.1 million providers in more than 180 countries
- 185,000 direct pay providers outside of the U.S.
- 420 medical professionals in our global medical team
- 9 Regional Service Centers⁹

Regional Service Centers – Right There, Alongside Members

Located in key areas around the world, our Regional Service Centers provide your members access to local expertise and deliver an understanding of regional differences. Putting resources closer to members provides an optimal experience for local healthcare delivery, provider referrals and customer service – all in the same time zone. That also means reduced challenges in receiving and paying for care.





Superior Service

We take pride in our service and we strive to make every experience exceptional. That's why we partner with you every step of the way. From implementation through day-to-day maintenance, you will experience a dedicated team ready to answer your questions and make your life and your employees' lives less stressful. For us, it's all about convenience and simplicity for our customers and their expatriates.

FROM THE BEGINNING

When you decide on MetLife, you will meet your dedicated implementation coordinator. No matter the plan size, you'll have an associate who will project manage the onboarding process and lead an integrated implementation team. Knowing the stresses that can come with implementing a new plan, our team has experience that can help you avoid any common or unexpected pitfalls.

We deliver:

- Dedicated and experienced Implementation Team
- Customized implementation plan to fit your needs
- Weekly internal governance meetings to keep all implementations on schedule
- Proactive, consistent communication

CONSISTENT, CONTINUOUS FOCUS

For many carriers, the work ends once they implement the plan. MetLife knows that implementation is just the beginning, and having a dedicated Global Account Manager is critical to a global benefit program's success. A part of the dedicated implementation team, your Global Account Manager becomes your single point-of-contact after implementation. Whether you have a question or are following up on an employee request, they are your strategic benefits partner.

TAKING THE SERVICE EXPERIENCE TO A HIGHER LEVEL

We know you need fast, easily accessible answers about your employees, including the latest information on interactions and service inquiries. With member's located continents and time-zones away, receiving a response could potentially take several days or even weeks. However, our innovative Global Service Platform captures service inquiries and claims information instantly, so your Global Account Manager has access to the latest employee information. We can provide updates as needed, without having to hang up the phone. Additionally, we can escalate an issue and identify a member with special requests within the system, providing much quicker responses and resolutions.



Convenient Tools & Resources

PRE-TRIP PLANNING

Many believe an expatriate assignment begins once the member arrives in their new location. While that may be somewhat true, understanding the culture, language and what to expect before arriving is the optimal starting point. We help that happen by providing important tools and information, including:

- Pre-trip webinars that introduce members to traveling aboard – available any time
- Pre-recorded webinars available on-demand, customized for your plan design
- Sample electronic welcome materials and customized communications
- Network analyses with recommended providers from which to seek care
- Help with continuation of care for any upcoming surgeries or current pregnancies
- A very smooth provider onboarding process and dedicated team – we will attempt to contract with any licensed provider who meets our expatriate-oriented selection criteria

READY WHENEVER MEMBERS NEED US

No matter where or when, we have the right resources available to help answer questions, understand benefit coverage and find a provider. And with our secured website and mobile application, members have access anytime.



Self-Service Tools

MetLife is committed to developing online self-service tools to help clients and their employees to cut their paper trail, access important information and manage health care virtually anywhere³. Our secure, self-service web portal, eBenefits, is available 24/7 at MetLifeExpat.com for members, clients and brokers.

eBenefits offers the following tools and resources for employees. With eBenefits, users can:

- Search for a doctor or hospital anywhere in the world
- View or print ID cards
- Submit claims online
- Check claims status
- Review eligibility information
- Download policy documents and forms
- Obtain travel and security information

To help clients manage their globally mobile population with a single touch, we offer the following tools on eBenefits, delivering the ability to:

- Download bills
- Verify eligibility
- Review policy documents
- Search for a doctor or hospital anywhere in the world
- Print employees' temporary ID cards

Mobile Application

Additionally, our current mobile application is available for member use on iPhone or Android platforms.



Keeping Members Healthy and Productive*

Whether members are looking to improve their health or just maintain their active lifestyle, we have the latest tools and information to help promote wellness. Members will be able to:

- Receive preventive care reminders and participate in programs to manage chronic conditions
- Complete a health risk assessment and receive a personalized activity plan for improving their health
- Get access to health coaching, support and education on a variety of behavioral areas such as tobacco cessation, physical activity and weight management
- Learn about hundreds of health topics and conditions

WELLNESS

MetLife also offers several wellness programs and initiatives that drive cost containment while focusing on keeping employees well and on assignment by encouraging a healthy lifestyle. For instance, some of the services we offer include:

- Online wellness tools
- Maternity care program
- Informed health line (24-hour nurse line)
- Online global health and travel information
- Disease management
- Preventive care and wellness member outreach and education
- High risk member engagement and support



Let's Get Started

We make taking the next steps easy and are ready to help you! Getting a quote is simple. Here is what you need to get started:

- Census requirements:
 - Gender
 - Date of Birth
 - Occupation/Job Description
 - Salary
 - Coverage Tier
 - Home Country (Country of Residence)
 - Host Country (Country of Assignment)
- Requested Plan Design

If available, the following information is helpful:

- Current and renewal rates
- Claims experience for groups with 100 or more lives:
 - Lives, premium, paid claims by month for past 24 months
 - Large claims of \$150,000 or more for each 12 month period, including the prognosis and diagnosis
 - Plan changes – when effective
 - Utilization that includes the percentage of usage for international, in-network and out-of-network



**FOR MORE
INFORMATION,
CONTACT YOUR
METLIFE SALES
REPRESENTATIVE
TODAY.**

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.

1. MetLife internal data as of 2013 for group medical and dental coverage issued by MetLife, Inc. affiliates inside and outside the U.S.
2. Fortune 500® is a registered trademark of Fortune magazine, a division of Time, Inc.
3. Subject to applicable legal, contractual and regulatory restrictions.
4. Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.
5. IEAP provided through PPC Worldwide, Inc.
6. Second Opinion services provided through vendors not affiliated with MetLife.
7. Service provided through WebMD.
8. Multinational Pooling and Captive Management services are provided through the MAXIS Global Benefits Network. MAXIS GBN S.A.S., Paris, France provides services notably in the marketing and communication areas on behalf of AXA France Vie S.A., Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC) in connection with the MAXIS Global Benefits Network. The MAXIS Global Benefits Network is administered by AXA and MLIC and is a network of locally licensed MAXIS member insurance companies ("MAXIS Members"). MAXIS GBN S.A.S. and the MAXIS Global Benefits Network are neither insurance providers nor insurance intermediaries and only the MAXIS Members provide insurance. MLIC is the only MAXIS Member licensed to transact insurance business in New York. The other MAXIS Members are not licensed or authorized to do business in New York, and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services and are not subject to all of the laws of New York.
9. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.