



MetLife

Assurance for you and your international business travelers

MetLife understands the challenges employers face managing their international business travelers. Employers shouldn't have to worry about their employees getting the care they need if a medical emergency should occur while traveling on short-term international assignments.

MetLife's International Business Travel Medical (IBTM) provides coverage for emergency and urgent care to employees and their dependents while traveling outside their home country — anytime, nearly anywhere around the world. Combined with online tools and resources to help navigate the global healthcare market, IBTM helps provide comfort to you, your employees and their families.

Key Product Features:

- Emergency and urgent care worldwide for business travelers outside of their home country
- 24/7 assistance services:
 - Emergency medical evacuations
 - Hospital/Clinic referrals
 - Claims reimbursement in over 135 currencies

- Translation services
- Assistance with lost or stolen documents
- Standard and flexible plans and rates available to provide the best option for your employees
- 100% coverage, \$0 deductible with \$300,000 benefit max options available

Optional Features

- \$100,000 Accidental Death and Dismemberment (AD&D) coverage
- Dependent medical coverage for traveling spouse or children
- Sojourn coverage for leisure travel associated with a business trip

IBTM STANDARD PLAN OPTIONS

| MEDICAL BENEFIT | PLATINUM | GOLD | SILVER | BRONZE |
|-------------------------|------------|------------|------------|------------|
| COINSURANCE | 100% | 100% | 100% | 80% |
| DEDUCTIBLE | \$0 | \$25 | \$50 | \$100 |
| OUT-OF-POCKET | None | None | None | \$3,000 |
| CALENDAR YEAR MAXIMUM | \$300k | \$250k | \$150k | \$100k |
| EVACUATION | \$250k | \$150k | \$100k | \$100k |
| PRESCRIPTION DRUG | Unlimited* | Unlimited* | Unlimited* | Unlimited* |
| PRE-EXISTING CONDITIONS | Unlimited | Unlimited | Unlimited | Unlimited |

*Subject to calendar year plan maximum

Ease of Administration

We understand the challenge employers face administering and managing their international business travelers while ensuring their well-being, which is why we have made the administration of this plan simple and easy:

- Minimal enrollment requirements
- Flexible billing options
- Electronic ID Card
- Dedicated Global Account Manager for single point of contact

First-Class Service Around the World

Global Access

MetLife's IBTM allows business travelers to seek care from any licensed doctor or hospital worldwide. All IBTM plans are portable to allow employees traveling from one country to another during their trip to maintain the same benefit level in nearly every country and territory.

24/7 Concierge Assistance Services

Cultural differences, language barriers and time zones can make seeking care overseas, especially if urgent, challenging. MetLife's IBTM provides 24/7 service and travel assistance to help relieve the stress associated with unexpected health-related concerns that arise while traveling on business.

Using the dedicated MetLife Expatriate customer service hotline, business travelers can speak to a customer service representative anytime, anywhere to access the following services:

- 24/7 multilingual support
- Emergency evacuation and repatriation of mortal remains coordination
 - Family bedside visitation
 - Return of dependent children
- Claim reimbursement in over 135 currencies
- Emergency cash transfer
- Emergency interpretation assistance
- Legal referrals/bail bond assistance
- Embassy or Consulate referrals
- Assistance with lost or stolen documents and/or luggage

Online Tools & Resources

MetLife Expatriate's website and secure eBenefits portal provide helpful tools and services for employees to obtain information for helping them prior to and during their trip. Whether they are pre-trip planning, searching for international providers or seeking country-specific immunizations, helpful information is just a mouse click away.

Customized Plan Options

For customized plan options, including adjusting calendar year maximum, deductible, coinsurance or other benefits, please contact your MetLife Expatriate Benefits Regional Sales Manager. Contact information can be found at www.metlifeexpat.com in the Contact Us section.

MetLife Expatriate Benefits has been a provider of Expatriate programs for over 35 years, offering product lines including medical, dental, life, AD&D, disability and vision. We offer globally portable coverage for employees and their dependants. Expatriate Benefits products are underwritten by Delaware American Life Insurance Company (DelAmLife). DelAmLife group policies are not available in all states.

DelAmLife is a subsidiary of MetLife, Inc. (NYSE: MET), a leading global provider of insurance, annuities and employee benefits programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.

To learn more about MetLife Expatriate Benefits, contact your MetLife sales representative or visit us online at www.metlifeexpat.com.

The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions.

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