

Give your globally-mobile employees Long Term Disability (LTD) coverage that offers peace of mind.



52% of expats have said LTD is a “MUST-HAVE” benefit, and 64% feel that Life insurance is a necessity when living and working abroad.¹

Working outside of one’s home country can be an exciting experience, yet it can also bring stress and concerns. We now know that having the right Life and LTD insurance is a top priority for many globally-mobile employees. We can help you put their minds at ease by delivering benefits specifically designed to meet their unique needs.

Key strengths that set MetLife Worldwide Benefits (MWB) plans apart.

- MWB has **more than 60 years of experience providing expat benefits** overseas. Other plans may offer less global experience and a more complicated adjudication process.
- **MWB is the only U.S. expat carrier to offer standalone LTD policies** – our plan can be customized to cover as few as 2 employees.

¹Source MetLife Expat EBTS 2020



Give your expat employees a true global plan built specifically for them.

We're a global carrier with a personal touch. No matter where your globally-mobile employees are, they will always have 24/7 support. Take a look at our customized benefits features below to discover the difference MWB LTD coverage can make.

Freedom to move. Globally-mobile employees have the freedom to cross borders and relocate without a lapse or loss of coverage; some plans no longer allow this for their LTD clients.

Peace of Mind. U.S. inpats do not lose benefits if they leave the U.S. Expat employees are not required to return to the U.S. or their home country to reinstate their benefits – not so with many other plans.

Expert Advice. Our claims specialists have an average of over 15 years of experience in covering employees in high-risk assignment countries.

Currency Flexibility. Claims payments can be made in nearly any currency to bank accounts around the world.

Guaranteed Rates. Global rates are guaranteed for 24 months standard.

Eligibility. Plans are designed for globally-mobile employees so they will know they are covered at the time of claim.

KEY BENEFITS:

- Standalone LTD coverage available for as few as 2 employees
- The only U.S. expat carrier to offer standalone LTD policies
- Support, anytime you need it, 24/7
- Currency flexibility
- Standard 24-month rate guarantee

Visit our website for important information your clients need to know: [MetLifeWorldwide.com](https://www.MetLifeWorldwide.com).

Flexible benefits give employees care and support when (and where) they need it most.

We offer a variety of plan design options to help you build a plan that works best for your globally-mobile employees. You can choose from our standard benefit options or work with our experts to tailor a plan that best suits their personal needs. Standard benefit options include:

Benefit percentage	Elimination period	Maximum benefit
60% or 66.67%*	90 or 180 days*	\$10,000*

Flexibility. Coverage for as few as 2 employees available through our standalone policy

Survivor Benefit. Pays a monthly or lump sum benefit in the event of the disabled employee's death. A 3-month lump sum is standard.

Limited Disability Benefits. Contain costs and help get employees back to work for mental or nervous disorders; neuromuscular, musculoskeletal or soft tissue disorders; chronic fatigue; and drug and alcohol disabilities. Coverage for up to 24 months is standard.

Recurrent Disability. If, within a specified time, the employee becomes disabled again with the same disability, the elimination period is waived. Six months is the standard specified time.

Offsets. Our plan coordinates with primary and family government social plans and other offsets to help control costs and reduce claims.

Give your expats the protection they need to feel secure while working overseas.

Our experts will help you provide your employees with options so they can relax and enjoy the freedom that comes with true peace of mind.

*This coverage comes standard; other options are available.



**Get expert guidance
when you call your MetLife
Worldwide Benefits Account
Executive today.**

MetLifeWorldwide.com

MetLife's worldwide 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.

L0621014134[exp0722][All States] © 2021 MetLife Services and Solutions, LLC.



Navigating Life Together