

# Give your globally-mobile employees Life insurance coverage that offers peace of mind.



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**52 percent of globally-mobile employees have said that LTD is a "Must Have" benefit.<sup>1</sup>**

**73 percent of globally-mobile employees selected Life insurance as a "Must Have" benefit.<sup>2</sup>**

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Working outside of one's home country can be an exciting experience. Yet, it can also bring stress and concerns. Having the right Life and Long Term Disability (LTD) insurance is a top priority for many globally-mobile employees.<sup>1,2</sup> 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 Life policies** – our plan can be customized to cover as few as two employees.

<sup>1</sup> Source: MetLife's 18th Annual Employee Benefit Trends Study, 2020

<sup>2</sup> Source: MetLife's 19th Annual Employee Benefit Trends Study, 2021



## 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 land, they will always have 24/7 support. Take a look at our customized benefits features below to discover the real difference MWB Life 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 Life clients.

**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.

**Guarantee Issue.** Competitive Life plan designs with high Guarantee Issue (GI).

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

**Conversion.** Expats may purchase coverage under a separate contract if they leave.

**Grief Counseling.**<sup>3</sup> Whether it's help coping with a loss or a major life change, the professional counselors and services offered through our partnership with a third party vendor, are ready to support globally-mobile employees and their families move forward.

### KEY BENEFITS:

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

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**Visit our website for important information:  
[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com).**

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<sup>3</sup> Grief Counseling Services are provided by a vendor not affiliated with DelAm, and the services provided are separate and apart from the insurance provided by DelAm. The vendor's network of Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. Events that may result in a loss are not covered under this program unless and until such loss has occurred. This program is available to Employees and their family members, as well as to beneficiaries at the time of a death claim. Family members are defined as an Employee's lawful spouse, domestic partner, natural child, adopted child, and stepchild. Services are not available in all jurisdictions and are subject to regulatory approval.

# Life insurance benefits available for globally-mobile employees.

Our experts can help you choose from the benefits listed here or we can help design a custom plan for as few as two employees.

**Basic Life.** An employer-paid benefit that helps meet a portion of income needs in the event of a premature death. With flexible options to choose from, including flat benefit amounts or multiples of salary, this is a solid foundation of protection.

**Supplemental Life.** An employee-paid benefit with group rates that do not increase your costs or risk. Flexible plan designs allow your employees to select the amount of Life insurance coverage that's right for them.<sup>4</sup>

**Dependent Life.** Coverage for spouses, domestic partners, and eligible children helps to add even more value to your benefits program. This benefit can be employer- or employee-paid.<sup>5</sup>

**Accidental Death and Dismemberment (AD&D).**<sup>6</sup> Benefits may be payable even if the employee is not disabled under the plan definition. Pre-established benefit amounts may be paid for loss of life, hands or feet, thumb and index finger, sight in one or both eyes, or any combination of the above.

**Extended Death.** If an employee who is disabled passes away within one year of becoming so, the Life claim is payable as well. This comes standard with Life insurance.

<sup>4</sup> Supplemental Life offers a generous maximum. Available to groups of 25 lives or more only; must meet minimum participation of 25% or 10 lives, whichever is greater.

<sup>5</sup> Employee must be enrolled.

<sup>6</sup> Must be bundled with Life.





## Enhanced plan design options.

These options are available to help you build a plan that works best for your globally-mobile employees. You can also work with our experts to tailor a plan to suit their personal needs.

**Waiver of Premium.** Waives Life insurance premium for employees who become totally disabled and are no longer able to work.

**Total Permanent Disability.** If the employee becomes Totally and Permanently Disabled before reaching a pre-determined age, and remains Totally and Permanently Disabled, the Life insurance benefit will be payable.

**Accelerated Death Benefit.** Permits terminally ill employees to receive a portion of their Life insurance in advance to minimize the financial burden of medical and other expenses. Future premiums are no longer required for employees who utilize this feature.

**War Risk.** For employees on assignment in war zones, MetLife has the flexibility to build this enhancement into your plan. Standardly, employees in war zones are eligible for Natural Causes Only coverage for Life. This buy-up allows them to be eligible for Basic Life and AD&D coverage.

### 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.

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

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[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

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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.

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**Navigating Life Together**