

VOYAGEUR GLOBAL BENEFITS

DISABILITY INSURANCE



Disability Insurance for Globally-Mobile Travelers

With Voyageur Global Benefits, insured by Empire Life and administered by MetLife, we can meet a range of benefit needs, so your employees will be protected wherever your business takes them.

For employees working abroad, providing Disability insurance through Voyageur Global Benefits can have distinct advantages. That's because:

- Domestic policies may not cover employees abroad
- Employees assigned to high-risk countries might be excluded under domestic contracts
- Some policies do not provide portability of benefits, and require an adjustment to the policy when employees move to a new destination

Some domestic carriers are tightening requirements. This has the potential to jeopardize coverage for employees on assignment. Voyageur Global Benefits offers benefits you can have confidence in—without the above restrictions and exclusions. Additional features of our global program include:

- **Standalone coverage** – We are able to offer standalone Long-Term Disability coverage for as few as two employees.
- **Expert global support** – We can provide accurate and timely reimbursements with the help of our Regional Service Centers¹, which validate documentation from different countries and in different languages.
- **Currency flexibility** – Claim payments can be made in almost any currency.

- **Eligibility flexibility** – Our plans are also geared towards employees working abroad, so there is no risk of employees being ineligible for the plan – meaning you'll know they are covered at time of claim.
- **12-month rate guarantee** – Global rates are typically guaranteed for 12-months; 24-month rate guarantees may be available on a case-by-case basis, subject to approval.

Balancing work and family responsibilities—including the needs of two working spouses, children, and aging parents—is making out-of-country assignments more complex. So it's important that your benefit plan for employees working abroad simplify things, and not add complexity. With Voyageur Global Benefits, we can mirror your domestic plan, providing employees with peace of mind and making it easier for you to choose benefits. The Voyageur Global Benefits LTD plans offer the following features, unless otherwise noted:

- **Waiver of Premium** – Waives Disability insurance premium for employees who become totally disabled and are no longer able to work.
- **Survivor Benefit** – Pays a monthly benefit or a lump sum in the event of a disabled employee's death. A three-month lump sum is standard.

- **Recurrent Disability** – If, within a specified time, an employee becomes disabled again with the same disability, the elimination period is waived. Six months is the standard specified time.
- **Limited Disability Benefits*** – Pays a partial benefit to employees who are able to work part time while recovering from a mental or nervous disorder; neuromuscular, musculoskeletal or soft tissue disability; or a disability related to chronic fatigue, drugs, or alcohol. Coverage for up to 24 months is standard.
- **Cost of Living Adjustment*** – This optional benefit, designed to account for inflation or a change in purchasing power, is not a standard feature in our plans but can be added upon approval
- **Focus on return to work** – In every business, employees make a big impact. When just one person can't work, the consequences are real and immediate. With Voyageur Global Benefits, our disability management experts coordinate with local resources wherever your employee is located, to make sure they receive the support they need, when they need it. The sooner a person returns to work — even in a limited capacity — the greater the likelihood they will return to full-time employment. Coverage for up to 24 months is standard. Our benefits include:
 - **Work Incentive** – 100% of an employee's pre-disability weekly earnings may be received while disabled and working, including work earnings, weekly disability benefit, rehabilitation incentive and other income benefits.
 - **Rehabilitative employment** – 100% of an employee's pre-disability earning may be received while disabled and engaged in an approved program of rehabilitative employment.
 - **Vocation rehabilitation** – Helps prepare disabled employees to resume gainful work. Services include, as appropriate, necessary and feasible:
 - a. vocational testing;
 - b. vocational training;
 - c. work-place modification, to the extent not otherwise provided;
 - d. prosthesis; or
 - e. job placement.

LTD coverage includes valuable services that can enhance employees' appreciation of their benefits, and improve productivity. It's all about providing your employees with support and protection when they need it most. LTD coverage includes the following additional benefits and features:

- **Benefit flexibility** – We offer a variety of plan design options, to help you build a plan that reflects the needs of your business and those of your employees working abroad. Choose from our standard benefit options, below, or customize your plan:
 - **Benefit percentage** – 60% or 66.67%
 - **Elimination period** – 90 or 180 days
 - **Maximum benefit** – \$10,000 is standard but other options are available

Our team is dedicated, passionate and involved. Customers and their employees who are experiencing a disability know what to expect and feel well-supported.

¹Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.

* Additional charges apply.

Voyageur Global Benefits is a Canadian group insurance benefit program that is governed by the laws of Canada and that is underwritten by Empire Life, an insurance company domiciled at 259 King Street East, Kingston, ON K7L 3A8. Empire Life is the Canadian insurance company that provides the benefits under the insurance policies it issues. Voyageur Global Benefits is administered by Delaware American Life Insurance Company (MetLife Worldwide Benefits), a MetLife, Inc., affiliate domiciled at 600 North King Street, Wilmington, DE 19801, U.S.A., and MetLife Worldwide Benefits has agreed to provide administration services to Empire Life with regard to Voyageur Global Benefits.

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