

VOYAGEUR GLOBAL BENEFITS LIFE INSURANCE

Life insurance for employees working abroad

Life insurance is a fundamental part of the benefits you offer your employees, whether they work in Canada or internationally. It provides essential, cost-effective protection for their loved ones in their time of need.

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

- Domestic policies may not cover employees working abroad
- Employees assigned to high-risk countries might be excluded under domestic contracts
- Some policies require survivors/beneficiaries to return home to claim life insurance benefits, and do not provide for the sending of monies abroad
- Some policies do not provide portability of benefits, and require that the policy be adjusted when employees move to a new destination

Voyageur Global Benefits, insured by Empire Life and administered by MetLife, offers benefits you can have confidence in—without the above restrictions and exclusions. Our program has other advantages, too, including:

- **Standalone coverage** – We can provide standalone coverage for as few as two employees.
- **Expert global support** – Our Regional Service Centers¹ have the expertise to validate death certificates and documentation from other countries. This helps speed payments to beneficiaries by avoiding time-consuming

requirements that may be part of a domestic plan. Securing an embassy statement, for example, can take weeks. The Regional Service Center staff is also experienced at identifying potentially fraudulent activity, which helps to keep claim costs down.

- **24-month rate guarantee** – Rates are typically guaranteed for 24-months, which makes it easy for you to plan and budget.
- **Guaranteed issue** – Our competitive plan designs feature high guaranteed issue limits. This means most employees don't have to complete a statement of health—only those who elect a benefit amount over the guaranteed issue limit need to.
- **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.
- **Easy conversion** – Employees can purchase coverage under a separate contract, if they leave your plan. Upon termination, they can convert their group life coverage to an individual policy. Subject to applicable plan designs.

Life insurance through Voyageur Global Benefits:

- **Basic Life provides a solid foundation of protection** – An employer-paid benefit helps meet a portion of income needs in the event of an untimely death. With flexible options to choose from, including flat benefit amounts or multiples of pay, Basic Life is a solid foundation of protection that can meet the diverse needs of your employees. Basic Life is available to groups with as few as two employees.
- **Supplemental/voluntary Life offers additional protection** – An employee-paid benefit at attractive group rates adds an extra layer of protection without increasing your costs. Flexible plan designs allow employees to select the amount of life insurance coverage that's right for them, with generous maximums and coverage that's not dependent on medical evidence of insurability. This option is available to groups of 25 or more and requires minimum participation of 25% or 10 lives, whichever is greater.
- **Dependent Life** – Coverage for spouses and eligible children adds even more value to your benefits plan. This benefit can be employer-paid or employee-paid. Employees must be enrolled in Supplemental Life if the benefit is to be employee-paid.
- **Accidental Death and Dismemberment (bundled with Life)** – Benefits may be payable even if an employee is not disabled under the plan definition. Pre-established benefit amounts may be paid for loss of the following:
 - Life
 - Hands or feet
 - Thumb and index finger
 - Sight in one or both eyes, or
 - Any combination of the above

Quoting requirements:

- **Basic Life – two lives**
- **Supplemental/voluntary Life – 25% participation or 10 lives, whichever is greater**

Coverage also includes a suite of valuable features and services that can enhance employees' appreciation of their benefits and improve peace of mind. It's all about supporting employees and their loved ones when they need it most. As part of our standard plan, you choose one of the following benefits:

- **Extended Death** – If an employee who is totally disabled passes away within one year of becoming disabled, the Life claim is payable as well. This benefit is included as a standard provision in our global plans.
- **Waiver of Premium*** – If an employee becomes totally disabled and is no longer able to work, you do not pay insurance premiums for this employee. Coverage remains in force.
- **Total Permanent Disability*** – If an employee becomes totally and permanently disabled before reaching a pre-set age, and remains so, the Life insurance benefit will be payable in monthly installments. (*Additional charges apply)

You can also enhance your plan design by adding the following options:

- **Accelerated Death Benefit** – Terminally ill employees receive a portion of their life insurance, to minimize the financial burden of medical and other expenses. Future premiums are no longer required for employees who opt to use this feature.
- **War Risk** – With most policies, employees in war zones are eligible for Natural Causes Only coverage for Life and AD&D. The War Risk feature allows you to cover them for Basic Life and AD&D, as well (subject to underwriting approval. Terms may vary by industry and host country).

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

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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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