

VOYAGEUR GLOBAL BENEFITS

Global Benefits for the Mining Industry





Meeting Your Unique Global Benefit Needs

The mining industry is in a state of constant innovation. Whether it's an exploration project in Africa, mining operations in Latin America, or new business opportunities in Canada, mining companies contribute significantly to the economy. The mining industry is one of the largest private sector economic drivers across Canada's territories, directly contributing \$97 billion to Canada's Gross Domestic Product (GDP) and employing 426,000 workers across the country.¹ Though they may not realize it, mining plays an important part in people's lives all around the world – from technology to transportation and beyond. But with innovation comes risk and challenges, and mining companies and their employees often face challenging conditions in the field. Regulations are difficult to navigate, environmental and social responsibilities impact plans, and transportation and infrastructure may impede projects. For those employees working in remote regions, health and security risks can be severe with access to quality medical care and technology limited or non-existent.

Delivering Solutions

Canadian mining companies operate in more than 100 countries around the world,² and for globally-mobile employees and their families, an accessible and comprehensive global benefits solution is essential to a successful assignment whether at home or overseas. With an understanding of their unique and complex needs, Voyageur Global Benefits offers:

- Knowledge and expertise working with mining companies, along with the global strength as one of the most trusted and recognized brands in the world.
- Dedicated member resources through our Regional Service Centres,³ where experts who understand the local healthcare system in the area where your employees live and work are available 24/7 for support and guidance.
- A comprehensive and flexible range of products and services, including high maximums and guarantee issue limits for standalone Life/Accidental Death & Dismemberment and Long Term Disability.
- Access to one of the largest global direct pay networks, making it easy to access quality medical care in remote areas – so your employees can maintain their health while on assignment.

Providing the capabilities and flexibility that mining companies need:

- Tailored product offerings including Medical, Dental, Pharmacy, and Vision alongside International Business Travel Medical (IBTM), International Employee Assistance Program (IEAP),⁴ Remote Second Medical Opinion,⁵ and Wellness Tools.⁶
- Simplified and flexible benefit administration for your employees for ease of enrollment and billing process.
- Extensive capabilities to provide assistance for your employees in the event of a medical emergency, evacuation, or repatriation.⁷

Personalized support for you and your employees, wherever they may be in the world:

- A dedicated Account Manager who has the experience and knowledge of the mining industry and is your single point-of-contact to proactively work to meet your strategic and ongoing needs.
- Experienced resources and tailored enrollment materials to help educate members on their benefits.
- Convenient online tools for clients, employees, and advisors to access information and resources, including a mobile application for employees far from a computer to virtually manage their healthcare anywhere.
- Regional Service Centres located in key areas around the world that put resources closer to employees, creating a better experience when it comes to local healthcare delivery, provider referrals, and customer service.

A network of providers built specifically for globally-mobile employees:

- One of the largest global networks, selectively-built and managed specifically for employees working abroad, with access to over 1.5 million providers in more than 180 countries and 185,000 international providers outside the U.S. and Canada.
- Global direct pay arrangements and an online provider portal where eligibility, benefits, and co-insurance can be confirmed in real time, helping to minimize employees' out-of-pocket expenses.
- One global ID card, co-branded with the logo of our local network partner, to give your employees confidence that their insurance will be recognized around the world, and a local ID card for use in Canada.
- Cost containment measures through the use of local fee schedules, negotiated discounts, and physician-led care monitoring leading to a more cost-efficient and overall better solution.
- Professionals in more than 40 countries that understand country regulations, local customs, and language barriers.

To learn more about Voyageur Global Benefits and customized plan options, please contact your Group Advisor.

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment, and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc. Empire Life is among the top 10 life insurance companies in Canada⁸ and is rated A (Excellent) by A.M. Best Company.⁹ Our mission is to make it simple, fast, and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

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.

The purpose of this document is to provide a summary description. It is believed to be accurate as of the date of publication and is subject to change. It is not intended to describe all provisions, exclusions, and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions, and limitations that apply, please refer to the contract.

¹Facts and Figures 2018, Mining Association of Canada.

²Facts and Figures 2018, Mining Association of Canada.

³Some Regional Service Centres are operated by MetLife affiliates and some by third parties contracted by MetLife.

⁴IEAP services provided through vendor not affiliated with MetLife.

⁵Remote Second Medical Opinion services provided through vendor not affiliated with MetLife.

⁶Service provided through vendor not affiliated with MetLife.

⁷Emergency medical and travel assistance services provided through vendor not affiliated with MetLife.

⁸Based on revenue, as reported in the Globe and Mail Report on Business, June 2018.

⁹As at June 14, 2019. For the latest rating, access www.ambest.com.

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