

VOYAGEUR GLOBAL BENEFITS

Expatriate Benefits

Protecting expat
employees while they
advance your business
interests abroad





Each year, Canadian organizations like yours reap the rewards of doing business beyond Canada's borders. Empire Life can help, by providing benefits for expatriate employees who work abroad. Voyageur Global Benefits offers you comprehensive, high quality expatriate benefits, insured by Empire Life and administered by MetLife Worldwide Benefits with access to their extensive, well-managed global network.

PROTECTING YOUR EMPLOYEES

Living and working outside one's country of residence can be a fantastic adventure. It can also be challenging for children, family life, and health care. Providing an expatriate benefit solution can help make working abroad more appealing and productive for expats. So while they're out of the country taking care of your interests, everyone can rest easy knowing their health and wellbeing are well protected.

Voyageur Global Benefits offers you a comprehensive, flexible range of benefits that can be tailored to meet the needs of your employees and your business. You can count on employees having access to:

- local experts who understand the health care system where they are posted and who make it easier to receive and pay for care.
- professionals in more than 40 countries who have knowledge of country regulations, local customs and language barriers.
- one of the largest global medical networks, with nearly 1.5 million providers carefully selected and managed, to serve employees like yours.

Who we are

Together, our partnership combines Empire Life's local expertise and experience in the Canadian market with MetLife global experience, expertise, and large global footprint – bringing a unique solution for globally-mobile employees.

Empire Life offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security. Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company².

MetLife Worldwide Benefits will provide administration for Voyageur Global Benefits and deliver world-class service. Serving third-country nationals for nearly 60 years, MetLife has more experience than most when it comes to expat benefits. MetLife administers the employee benefits of thousands of expatriates around the world.

Voyageur Global Benefits is a Canadian group insurance benefit program that is governed by the laws of Canada and that is underwritten by The Empire Life Insurance Company (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.

¹ Based on total assets as reported in December 31, 2019 OSFI filings

² As at June 24, 2020. For the latest rating, access www.ambest.com.



FLEXIBLE BENEFIT COVERAGE

Complete coverage

Voyageur Global Benefits can offer complete coverage for as few as two expats.

Global Network

Voyageur Global Benefits offers access to one of the largest global medical networks. It's a network your employees can count on, wherever they are:

- nearly 1.5 million providers in more than 180 countries
- 450 global medical professionals

Regional Service Centres — Right There, Alongside Your Employees

Located in key areas around the world, Regional Service Centres³ operate in your employees' time zones. They're there to help, when help is needed. Experienced staff will:

- provide employees with access to local experts
- explain regional differences
- reduce the challenges that can come with receiving or paying for care

Putting resources closer to employees creates a better experience when it comes to health care, referrals, and customer service. See the Regional Service Center Advantage brochure for more information on how we provide a better member experience for your employees.

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

SOLUTIONS FOR YOUR EMPLOYEES

There's lots of flexibility to customize an expatriate benefit plan that meets your needs. With Voyageur Global Benefits you can select one, some, or all of the following benefits to provide the coverage that's right for your expatriate employees working abroad.



Health and wellness

Medical

- Emergency Medical Assistance⁴
- Dental
- Vision
- International Employee Assistance Program (IEAP)⁴
- Second Opinion Service⁴
- Wellness Tools & Resources⁴
- Preferred Telemedicine Network⁴



Life

Basic Life

- Supplemental Life
- Accidental Death & Dismemberment (AD&D)



Disability

Long Term Disability (LTD)

Types of employees that can be insured⁵

- **Expatriate** (Canada-based employee on temporary assignment outside Canada for 6+ months)
- **Inpatriate** (Non-Canada-based employee working on temporary assignment in Canada)
- **Rotator** (Employee on assignment who alternates between Canada and foreign work location for specified periods of time)
- **Third-country national** (Non-Canada-based employee sent on temporary work assignment to a country other than Canada)
- **Key local national** (In certain countries) (A key foreign employee working in their home country for a multi-national company)
- **Short-term business traveler** (Employee on a business assignment outside of Canada for typically under 180 days)

⁴ Emergency medical and travel assistance services, International Employee Assistance Program services, Second Opinion services, Wellness services and Telemedicine services (or network) are all provided by vendors not affiliated with Empire Life or MetLife. ⁵ Subject to applicable laws and regulations.



SUPERIOR SERVICE

Whether it's implementation of your benefit plan or day-to-day maintenance, the Voyager Global Benefits dedicated team is there to help. It's all about convenience and simplicity.

From the beginning

No matter your plan size, you will have an implementation coordinator to project manage onboarding. The team knows all about the stresses that can come with implementing a new plan and has the experience and focus to help you avoid common pitfalls.

A dedicated and experienced team

Throughout implementation, a dedicated and experienced team will provide:

- A customized plan to fit your needs
- Weekly meetings to keep implementation on track
- Clear, timely, accurate communication, so everyone knows what's happening and when

CONSISTENT, CONTINUOUS FOCUS

The work doesn't end once your plan is in place. That's really just the beginning. Having a dedicated Global Account Manager is important to a global benefit program's success. Your Global Account Manager is your single point of contact after implementation. Whether you have a question or are following up on an employee request, your Global Account Manager is there to help.

Taking your service experience to a higher level

When you have a question about an employee, you want an answer right away. The MetLife Worldwide Benefits Global Service Platform captures employee service inquiries and claims information instantly, so your Global Account Manager has access to the latest employee information. That means updates can be provided as needed, without having to hang up the phone. Additionally, an issue can be escalated and an employee can be identified with special requests within the system, providing a much quicker response and resolution.





CONVENIENT TOOLS & RESOURCES

Pre-trip planning

Many believe an expatriate assignment begins once employees arrive in their new location. While that may be true, advance planning is important. Understanding the culture, the language, and what to expect will help employees enjoy a smooth landing. The following tools and information can help:

- Pre-trip webinars that introduce employees to traveling abroad. These webinars are available on-demand, and are customized to your plan design
- Sample electronic welcome materials and customized communication
- A listing of recommended providers from which to seek care, based on employees' destinations
- Help with continuation of care for any upcoming surgeries or current pregnancies
- A smooth provider introduction process to contract with any licensed provider who meets the selection criteria

READY WHENEVER YOUR EMPLOYEES NEED US

No matter where or when, your employees will have the right resources to help answer their questions, understand their benefit coverage and find a provider. And with the secure website, employees have access anytime.

Self-service tools

The MetLife Worldwide Benefits secure eBenefits web portal* delivers online self-service tools to help you and your employees cut the paper trail, get important information, and manage health care from virtually anywhere.

With eBenefits, employees can:

- Search for full-service hospitals, medical centres, clinics, and doctors virtually anywhere in the world
- Print ID cards or dependants' ID cards and request hard copies to be mailed to them
- Download a Certificate of Coverage
- Submit a claim online and view claim history
- Submit provider feedback
- Update mailing address or employment status
- View coverage details
- Download forms and policy information
- Review travel information, such as warnings, country guides, passport and visa requirements
- Access wellness tools such as health-risk assessments and personal health trackers
- Set language preferences to read in English, Spanish, French, Arabic, Chinese, Korean, or Hindi

Employees can also download our mobile app for help on-the-go by searching in their app store for "MetLife Worldwide Benefits"

With eBenefits, you can manage your expat population online and:

- Search for full-service hospitals, medical centers, clinics, and doctors
- Display provider locations, linked to your phone's navigation system
- View and email ID cards
- Submit claims and view claims history
- Contact Customer Care
- Set language preferences: English, Spanish, French, Arabic, Chinese, Korean, or Hindi

*Voyageur Global Benefits provides access to the online benefits platform eBenefits to members, administrators, and advisors. This platform is hosted in a website provided by MetLife Worldwide Benefits as administrator of Voyageur Global Benefits and MetLife Worldwide Benefits is responsible for its content.



HELPING EMPLOYEES STAY HEALTHY AND PRODUCTIVE

Whether your employees are looking to improve their health or more simply maintain their active lifestyle, the latest tools and information can help promote wellness.

Employees can:

- Receive preventive care reminders and participate in programs to manage chronic conditions
- Complete a health risk assessment and receive a personalized activity plan for improving their health
- Get access to health coaching, support and education in a variety of areas such as tobacco cessation, physical activity and weight management
- Learn about hundreds of health topics and conditions

Wellness⁶

Wellness programs can help employees keep well while on assignment—and keep your costs under control. Some of the programs available include:

- Online wellness tools
- Maternity care program
- Informed health line (24-hour nurse line)
- Online global health and travel information
- Disease management
- Preventive care and wellness member outreach and education
- High risk member engagement and support

LET'S GET STARTED

Taking the next step is easy and we're here to help. To receive a quote, speak to your group benefits advisor. To get started, your advisor will need to gather specific information about your employee population, demographic data, and requested plan design. It will be helpful to provide claims experience if available.

⁶ Services provided through vendor not affiliated with Empire Life or MetLife

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

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 Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, www.empire.ca for more information.

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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 complete description of the provisions, exclusions and limitations that apply, please refer to the contract.

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