



VOYAGEUR GLOBAL BENEFITS™

Regional Service Centres¹

You may be miles away, but local resources are right there with your employees, through Regional Service Centres. Voyageur Global Benefits, insured by Empire Life, provides comprehensive, high quality expatriate benefits administered by MetLife Expatriate Benefits with access to their extensive, well-managed global network and Regional Service Centres.

With Voyageur Global Benefits, your expatriate employees will have access to quality care and resources to help, when help is needed.

Global Understanding

Meeting the unique healthcare needs of expatriates can be a challenge, but it doesn't have to be. Voyageur Global Benefits provides your employees the benefits they've come to expect with an additional advantage — resources closest to where they are located. Located in key areas around the world, the Regional Service Centres have local expertise and understanding of regional differences, making it easier to obtain quality medical care, get services paid, and receive customer support. While you may be located continents away, you can have the peace of mind knowing that the support for your expatriates is right there with them.





“If my daughter gets a high fever in the middle of the night, what kind of medical care will she receive on assignment?”

Robust Service

Getting quality care around the world isn't always simple. But it can be with access to:

- One of the largest global networks, selectively-built and managed specifically for employees working abroad with access to nearly 1.1 million providers around the world.
- Global direct pay arrangements and an online provider portal where eligibility, benefits and co-insurance can be confirmed in real time, help to minimize employees' out-of-pocket expenses.
- One ID card to give your employees confidence that their insurance will be recognized around the world.
- Cost containment measures through the use of local fee schedules, negotiated discounts and physician-led care monitoring.
- Professionals in more than 40 countries that understand country regulations, customs, and language barriers.

Right there, alongside your employees

Whether on assignment or a return visit home, we have your employees covered—and their dependants too. Regional Service Centres offer a solution through their long-standing relationships in local markets that provide access to quality care and make it easier — no matter where your employees' assignment may take them. That means fewer challenges receiving and paying for care, making it easier for everyone, including you.

Support for Healthy Living

Guidance and support for employees when their health changes or when they just want to work on getting healthier with URAC² (formerly known as Utilization Review Accreditation Commission) accredited health utilization and wellness programs.

Local expertise around the world³

Expatriates may be anxious about the healthcare they will receive while on assignment. From getting access to preferred doctors, answering questions along the way, and getting services paid easily, Regional Service Centres have the expertise needed every step of the way.

Medical Networks Designed for Expatriates

Your expatriate employees will have access to over 1.1 million providers in nearly 180 countries. When considering providers, strong consideration is given to their accreditation and licensing, as well as important aspects such as the local medical and administrative services, languages spoken, and the safety of surroundings.

Outstanding Personalized Service

Getting answers to health questions is as easy as making a toll-free call to the service centre where your employees can speak directly with medical professionals. With a global medical team of more than 450 professionals, they'll have access to a team that is ready to provide case management, guidance, and emergency support.

Simplified Provider Payments

With such a large direct pay network, the need for out-of-pocket payments is minimized, simplifying the payment process for your employees. Should the need to file or look up the status of a claim arise, the eBenefits website makes the process simple. That means your employees can focus on what's important — staying healthy.

Our advantage — personalized local support

Having access to local expertise is not unlike that of a seasoned hotel concierge. You might spend lots of time and effort mapping out your vacation plans but there's no substitute for what a concierge can do. You might enlist them to get tickets to a concert or book a table at the most popular restaurant in town. The concierge has connections and knowledge that no amount of planning on your part can replicate. That's why it pays to have a partner with extensive experience and local feet and on the ground.

For more information, contact us today!

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 Canada⁴ and is rated A (Excellent) by A.M. Best Company⁵. 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 Expatriate Benefits), a MetLife, Inc., affiliate domiciled at 600 North King Street, Wilmington, DE 19801, U.S.A., and MetLife Expatriate 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 complete description of the provisions, exclusions and limitations that apply, please refer to the contract.

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

² Case Management is administered by CoreSource

³ Subject to applicable legal, contractual and regulatory restrictions

⁴ *The Globe and Mail Report on Business*, June 2015, based on revenue

⁵ As at May 19, 2015

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