

Introducing

# Globaline™

Best-in-Class Expat Health and Ancillary Insurance in a Single Solution

## The Best of Both Worlds

Global benefits have become increasingly complex. While employers want a plan that's easy to administer, they also want best-in-class coverage from specialist carriers with deep expertise. Providing comprehensive benefits for expats often meant choosing one or the other. Until now.

## Easier Administration or Better Coverage: Why Not Both?

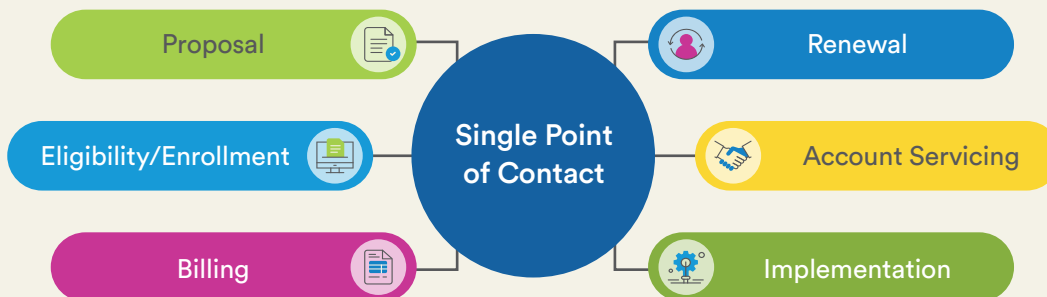
Globaline™ offers comprehensive health, life and long term disability (LTD) insurance and services in a single solution from two trusted global benefits experts, GeoBlue® and MetLife Worldwide Benefits. Globaline eliminates the need to compromise on simplicity or quality—expats and employers will get the best of both worlds.

### A comprehensive plan that's easy to implement and manage

- Single, consolidated proposal for all lines of coverage
- Single point of contact for client management and everyday plan management
- Single set-up for billing and enrollment
- Single renewal process with all products and pricing together

### Best-in-class coverage built specifically for expats

- Health coverage with options for medical, dental, vision, prescription and wellness, as well as international employee assistance programs (EAP) and political emergency and natural disaster (PEND) assistance
- Life, accidental death & dismemberment (AD&D) and LTD coverages with value-added services, such as will preparation and digital estate planning, estate resolution and grief counseling



# Globaline Brings Together Two Trusted Experts in Expat Coverage

As industry leaders in the international benefits market, we have more than 85 years of combined experience in helping employers and expats navigate the complexities of global benefits.

## Health coverage through GeoBlue

- Best-in-class networks through Blue Cross® Blue Shield® and Bupa Global
  - Inside the U.S.—Blue Cross Blue Shield PPO is the largest U.S. network, with 2M+ providers and 96% of claims paid in-network
  - Outside the U.S.—Through partnership with Bupa Global, access to 190+ global markets and compliance with locally mandated coverage requirements; 74% of claims spend is settled directly with providers
- 24/7/365 centralized service model based in the U.S. with local support globally helps members navigate the international healthcare landscape, ensuring they receive the care they need
- Industry-leading mobile app and digital tools provide convenient access to telemedicine and self-service tools such as eClaims, medical translations and virtual doctor's visits
- The only international health plan solution awarded URAC accreditation for Health Utilization Management ensures members receive quality, evidence-based care while helping them better manage their health and gain improved outcomes



Blue Cross Blue Shield  
serves 1 in 3 Americans

## Life, AD&D and LTD through MetLife

- Unrivaled experience in administering complex life and LTD claims globally
- Complete plan design flexibility with a variety of benefit options
- Competitive Guarantee Issue amounts that help expats save time and money
- Plans written specifically for expats ensure employees are covered at the time of claim
- Solid foundation of life protection expanded with a broad range of value-added services:
  - Will Preparation & Digital Estate Planning—A vast network of over 18,000 plan attorneys can provide valuable guidance and resources to assist expats with creating or updating a will
  - Estate Resolution—Expats receive unlimited legal guidance to help them navigate the complexities of settling an estate
  - Grief Counseling—Whether expats are coping with a loss or major life change, professional counselors are there to provide comfort and confidential support



MetLife serves  
96% of the Fortune 100

Globaline provides simplicity—  
without sacrificing quality or expertise.



To learn more, visit  
[www.goglobaline.com](http://www.goglobaline.com)

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Medical, dental and vision coverage for U.S. clients is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois, NAIC #80985 under policy form series 54.1220. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Life, Accidental Death & Dismemberment and Long term Disability coverage for U.S. clients is underwritten by Delaware American Life Insurance Company, an affiliate of Metropolitan Life Insurance Company and domiciled at 600 North King Street, Wilmington, DE 19801.

GeoBlue is authorized to use the Globaline trademark. Globaline includes coverage under insurance policies underwritten by separate carriers.

Employee Assistance Program (EAP) services are offered by GeoBlue and are provided by WorkPlace Options, an independent company that is not affiliated with GeoBlue and does not provide Blue Cross or Blue Shield products or services. WorkPlace Options is solely responsible for referring participants for counseling, coaching and work-life services and health assessments by providers who are appropriately licensed by local authorities. The evaluation and efficacy of any service delivered by a provider lies solely with the employee, spouse, dependent or other authorized party who inquires on behalf of those or other participants. GeoBlue shall have no responsibility or liability whatsoever for any aspect of the provider counseling, coaching, work-life services and health assessments or other similar services, or the counselor/participant relationship.

Political Emergency and Natural Disaster Evacuation (PEND) services are offered by GeoBlue and provided by Crisis24. Full terms, conditions and exclusions are contained in the Crisis24 agreement. GeoBlue assumes no liability and accepts no responsibility for information provided by Crisis24 and the performance of the services by Crisis24. Support and information provided through this service does not confirm that any related support is covered under a health plan.

Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Grief Counseling services are provided by a vendor not affiliated with DelAm, and the services provided are separate and apart from the insurance provided by DelAm. The vendor's network of Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. Events that may result in a loss are not covered under this program unless and until such loss has occurred. This program is available to Employees and their family members, as well as to beneficiaries at the time of a death claim. Family members are defined as an Employee's lawful spouse, domestic partner, natural child, adopted child, and stepchild. Services are not available in all jurisdictions and are subject to regulatory approval.

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Like most group insurance policies, these policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for maintaining coverage. Please consult each certificate for complete details.

