Global understanding

Meeting the unique healthcare needs of globally-mobile employees can be a challenge, but it doesn’t have to be. With MetLife, your globally-mobile employees will have the benefits and coverage they’ve come to expect with an additional advantage — resources closest to where they are.

Located in key areas around the world, our Regional Service Centers have the local expertise and understanding of regional differences, making it easier to obtain quality medical care, get services paid, and receive local customer support. While you may be located continents away, you can have the peace of mind that the support for your employees is right there with them.
“Will I have the same doctor and benefits or do I need to change?”

What to expect

Getting quality care around the world isn’t always simple. As a pioneer in building worldwide networks, we have the global experience and know-how to deliver quality care with:

• One of the largest global networks, selectively built and managed specifically for globally-mobile employees with more than 1.1 million providers, including over 185,000 in local networks outside of the United States.

• Global direct pay arrangements and our online provider portal where eligibility, benefits and co-insurance can be confirmed in real time, helping minimize members’ out-of-pocket expenses.

• Access to CVS Health, a leading pharmacy benefits manager with more than 68,000 retail outlets.

• We’ve made it simple with one ID card — co-branded to include the logo of MetLife and the member’s assigned Regional Service Center — giving your employees confidence that their insurance will be recognized around the world.

• Cost containment measures through local fee schedules, negotiated network discounts and physician-led care monitoring to help contain costs.

• Support from MetLife professionals in more than 40 countries that understand country regulations, local customs, and language barriers.

Right there, alongside members

On assignment, a return visit home, trailing dependents — there is no question that globally-mobile employees’ healthcare needs are globally dynamic. That’s why we developed 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.
Making it easier in the United States

Receiving health care needs to be easy, even in complex healthcare systems like the United States. Making sure members and trailing dependents have access to a strong medical network, quality benefit coverage and 24/7 support helps make it less complicated.

Comprehensive coverage
Access to some of the largest national healthcare networks in the US with up to a million healthcare providers.

Options for complex health care needs
For specialized or complex care needs, members have access to Centers of Excellence.

Leading provider of prescription drug coverage²
Prescriptions are available through CVS Health with access to more than 68,000 retail pharmacies complemented by mail order services. And if members are going to countries where their prescription is not available locally, their US provider can prescribe up to a 12-month supply that they can take with them.

Support for healthy living
Guidance and support to members when their health changes or when they just want to work on getting healthier with URAC-accredited health utilization and wellness programs.³

Local expertise around the world⁴
In unfamiliar surroundings, globally-mobile employees may be anxious about the health care they will receive while on assignment. From getting access to preferred doctors, answering questions along the way, and getting services paid easily, our Regional Service Centers have the local expertise needed every step of the way.

Medical networks designed for globally-mobile employees
We have over 185,000 direct pay providers outside of the US as well as the ability to pay providers directly in nearly 180 countries. When we consider providers, not only do we examine their accreditation and licensing, we also take into account important aspects such as the local medical infrastructure, scope of medical and administrative services, languages spoken, as well as safety of surroundings.

Outstanding personalized service
Getting answers to health questions is as easy as making a toll-free call to the service center where members can speak with medical professionals. With a global medical team of more than 450 medical professionals, we are 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. Should the need to file or look up the status of a claim arise, our website eBenefits makes the process simple. That means your employees can focus on what’s important — staying healthy.
An example of how the Regional Service Center model improves the member experience

Karen, in Germany, has a baby who wakes up with a fever

Baby wakes up with fever so Mom calls number on the front of her ID card — the Europe Regional Service Center.

Karl answers the call. He is from the area.

Karl searches MetLife’s provider network and recommends a local pediatrician, Dr. Hertzberg. Karl suggests a house call since they are standard in Germany.

Baby has Roseola and is treated with ibuprofen.

Dr. Hertzberg rings Mom to advise he is on his way.

Karl contacts Dr. Hertzberg and explains the situation. Karl confirms eligibility and benefits with Dr. Hertzberg and issues a Guarantee of Payment.

Dr. Hertzberg submits the claim to MetLife.

A billing specialist realizes the diagnosis is missing and makes a quick outreach to Dr. Hertzberg.

Payment is made — in 48 hours! Baby recovers and Mom is happy.

For more information, contact your MetLife sales representative today.

1. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife.
2. Prescription drug coverage is provided through CVS Health.
3. URAC — Case Management is administered by CoreSource.
4. Subject to applicable legal, contractual and regulatory restrictions.

MetLife’s worldwide benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates.

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife representative for costs and complete details.