

VOYAGEUR GLOBAL BENEFITS

International Business Travel Medical
Short-term Business Traveler Plan



Emergency coverage for business travelers on short-term assignment

Living and working outside one's country of residence can be a fantastic adventure. It can also be challenging for children, family life, and healthcare. Providing emergency medical coverage can help make working abroad more appealing and productive for expats. So while they're away, taking care of your interests, everyone can rest easy knowing they're well protected in the unlikely event of an emergency.

The Empire Life International Business Travel Medical (IBTM) plan provides coverage for emergency and urgent care to employees and their dependents while traveling outside their home country. IBTM is portable so employees traveling from one country to another during their trip can maintain the same benefit level in every country and territory.

Key Product Features

- Urgent and emergent care around the world* for business travelers outside their home country
- 24/7 assistance services
- Standard and flexible plans available to provide the best option for your employees, and your business
- Your choice of plan design options and coverage levels

Optional Features

- \$100,000 Accidental Death and Dismemberment (AD&D) coverage
- Dependent medical coverage for traveling spouse or children
- Sojourn coverage for leisure travel associated with a business trip

IBTM Standard Plan Options

MEDICAL BENEFIT	PLATINUM	GOLD	SILVER	BRONZE
Coinsurance	100%	100%	100%	80%
Deductible	\$0	\$25	\$50	\$100
Out-of-Pocket	None	None	None	\$3,000
Calendar Year Maximum	\$300,000	\$250,000	\$150,000	\$100,000
Evacuation	\$250,000	\$150,000	\$100,000	\$100,000
Prescription Drug	Unlimited**			
Pre-Existing Condition Limitations	None	None	None	None

*Subject to applicable legal and regulatory restrictions

** Subject to calendar year plan maximum Ease of Administration

We understand the challenges you face when it comes to managing benefits for employees working outside of Canada. We've made the administration of this plan simple, so it's easy to ensure your employees are protected. IBTM provides:

- Simplified enrollment requirements
- Flexible billing options
- Electronic ID card
- Dedicated Global Account Manager, for single point of contact

First-Class Service All Around the World

Global Access

IBTM allows business travelers to seek care from any licensed doctor or hospital, almost anywhere in the world. All IBTM plans are portable, so employees traveling from one country to another can maintain the same benefit level in nearly every country and territory.

24/7 Concierge Assistance Services

Cultural differences, language barriers and time zones can make seeking care overseas challenging—especially in the case of an emergency. IBTM provides 24/7 service and travel assistance to help relieve the stress associated with unexpected health-related concerns. Business travelers can speak to a customer service representative anytime, anywhere to access the following services:

- 24/7 multilingual support
- Emergency evacuation ¹
- Repatriation of mortal remains
- Provider referrals
- Claim reimbursement in over 140 currencies
- Emergency cash transfer
- Emergency interpretation assistance
- Embassy or Consulate referrals
- Assistance with lost or stolen documents and/or luggage

Online Tools & Resources

The IBTM website provides helpful tools and services for employees. Whether they are pre-trip planning, searching for international providers, or seeking country-specific immunizations, helpful information is just a click away.

Customized Plan Options

For customized plan options, including adjusting calendar year maximum, deductible, coinsurance or benefits, please contact your Group Advisor.

To learn more about Voyageur Global Benefits and the IBTM plan, contact your Group Advisor.

¹Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.

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 Canada² and is rated A (Excellent) by A.M. Best Company³. 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.

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

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.

¹Emergency medical and travel assistance services are provided through AXA Assistance USA, Inc.

²Based on general fund and segregated fund assets in Canada as at December 31, 2015 as reported in regulatory filings

³As at May 27, 2016

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