Open Enrollment For Employee Benefits

January 1, 2020 through December 31, 2020
Agenda

- Open Enrollment
- Qualifying Events
- Online Open Enrollment
- What’s New for 2020?
- Benefits Package Review
- Enrollment Process & Important Dates
Open Enrollment is the ONLY time of year you can...

- Add or delete dependents
- Change coverage
- Waiver coverage
- Participate in a Flexible Spending Account
- 2019 Elections will continue for 2020 except for FSA contributions which must be re-elected

Changes are effective January 1, 2020 through December 31, 2020

Open Enrollment is Nov 11th thru Nov 22nd!
Changes during the plan year are allowed only if you have a qualified status change / Qualifying Event such as:

- Marriage, Legal Separation, and Divorce
- Birth or Adoption of a Child
- Dependent Child meeting Maximum Age Limits
- Eligibility of Medicare or AHCCCS
- Change in employment for you or your spouse that affects coverage (termination of employment, part-time to full-time, etc.)
You must report a Qualifying Event to HR within 30 days!

- You are responsible for informing HR within 30 days of a marriage, final divorce decree, birth of a child, children over age 26.
- If you do not notify HR within 30 days, you will lose your right to make a mid year change and will have to wait until next year’s Open Enrollment to make your change.
- COBRA Rights could be lost.
Informed Healthcare Consumer

- Open Enrollment Materials
  - Benefits Guide, benefit summaries, etc.
- Open Enrollment Website [https://hr.aura-astronomy.org/?q=2020openenrollment](https://hr.aura-astronomy.org/?q=2020openenrollment)

- MetLife Worldwide Member Portal
  - Check Claims History, Pharmacy Information, etc.
- UltiPro – Enroll and look up your current benefits
1) Go to: https://N13.UltiPro.com
Enter: username & password

2) Hover over “MENU”

3) Select “MYSELF”

4) Select “Current Benefits” from the list.
1) Go to: https://N13.UltiPro.com
Enter: username & password

2) Hover over “MENU”

3) Select “MYSELF”

4) Select “Open Enrollment” from the list.

5) Select Link to access your Open Enrollment Session

TIP: These resources are available for you to review for detailed session navigation, including making your elections.
Tips for a seamless enrollment experience:

- Use Internet Explorer (IE) 11.0 for the best UltiPro Experience. For an UltiPro Browser Compatibility Guide, visit [https://hr.aura-astronomy.org/?q=2020openenrollment](https://hr.aura-astronomy.org/?q=2020openenrollment)
- Make sure to read ALL messaging in the session for important information and instructions
  - Only enter the session if you want to make changes, you can view your election under the benefits summary
  - Separate FSA session available for 2020 FSA contributions ONLY
- Scroll through the entire page for all benefit plan options.
- Benefit end date for current benefits is 12/31/2019. New benefit elections will begin effective 01/01/2020.
Changes for 2020:

✓ Medical
  ✓ Infertility benefits have changed to comprehensive coverage, including Diagnosis and Treatment.
  ✓ Any applicable visit limits are being removed from Chiropractic Care and any applicable visit limits are being removed from Physical Therapy (related to back pain only)
  ✓ **Telemedicine**: MetLife Worldwide Benefits has added a telemedicine benefit to connect directly to U.S. licensed medical providers by smartphone, tablet or computer.
  ✓ **IEAP & Wellness Tool**: Provides telephonic or face-to-face counseling by counselors who have been expats themselves, at no cost. Access to benefits under eBenefits, after login click “IEAP” tab.

No Benefit Changes to:

✓ EVAC
✓ Dental
✓ Vision
✓ Short Term & Long Term Disability
✓ Basic Term Life / AD&D
✓ Voluntary Term Life / AD&D
  ✓ Age-banded rates will change if in a new age bracket
Welcome to the worldwide plan with a personal touch

**Presenter:** MetLife Worldwide Benefits

**For:** AURA
Table of contents

Everything you need to know about your new plan

- **Your plan**
- **Tools and resources:**
  - Welcome email
  - Regional Service Centers
  - ID cards & Local ID cards
  - eBenefits
  - Mobile app

- **Accessing care:**
  - **Outside the US**
    - Direct pay
    - Guarantee of Payment
    - Pay and claim
  - **Within the US**
  - **Other tools and resources**
  - **About MetLife**
Your plan
Your Medical Benefits

**Annual Deductible:**
The amount you must pay for covered expenses before the plan starts paying benefits. The deductible applies to all services unless noted otherwise.

**Coinsurance:**
The percentage of covered medical expenses you and the Plan share after you have met the annual deductible. You pay coinsurance until you meet the annual out-of-pocket maximum.

**Out-of-Pocket Maximum:**
The amount you must pay (including your deductible) out of your own pocket before the Plan starts to pay 100% of your covered expenses for the rest of the year. Certain exclusions apply.

**In-Network:** A network provider is a physician, practitioner or facility that has a contract with the Medical Program claims administrator to provide medical services for a pre-established charge.

<table>
<thead>
<tr>
<th></th>
<th>International</th>
<th>In-Network U.S.</th>
<th>Out-of-Network U.S.</th>
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<tbody>
<tr>
<td><strong>Deductibles</strong></td>
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<tr>
<td>Individual / Family</td>
<td></td>
<td>$100 / $200</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td>90%</td>
<td></td>
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<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td>$500 / $1,000</td>
<td></td>
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<tr>
<td>Individual / Family</td>
<td></td>
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<tr>
<th>Service</th>
<th>International</th>
<th>In-Network U.S.</th>
<th>Out-of-Network U.S.</th>
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<tbody>
<tr>
<td><strong>In-patient Hospital</strong></td>
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<tr>
<td>Daily Room and Board</td>
<td></td>
<td>Plan Coinsurance After Deductible</td>
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<tr>
<td>ICU/CCU</td>
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<td>Avg. semi-private (Private room is covered outside the U.S. if no semi-private room equivalent is available)</td>
<td>2X Avg. semi-private (2X private room is covered outside the U.S. if no semi-private room equivalent is available)</td>
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<tr>
<td><strong>Out-patient Hospital</strong></td>
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<td><strong>Physician Office Visits</strong></td>
<td></td>
<td>Plan Coinsurance After Deductible</td>
<td></td>
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<tr>
<td><strong>Specialist Office Visits</strong></td>
<td></td>
<td>Plan Coinsurance After Deductible</td>
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<td><strong>Lab / X-ray</strong></td>
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<td>Plan Coinsurance After Deductible</td>
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<td><strong>Prescription Drugs</strong></td>
<td></td>
<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance (Deductible waived)</td>
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<td>Retail</td>
<td></td>
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<tr>
<td>Mail Order</td>
<td></td>
<td>Not Available</td>
<td>Plan Coinsurance (Deductible waived)</td>
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<tr>
<td><strong>Mental Illness/Substance Abuse</strong></td>
<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
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<td><strong>Emergency Room</strong></td>
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<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
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<td><strong>Ambulance</strong></td>
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<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
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<tr>
<td><strong>Well Baby/Child Care</strong></td>
<td></td>
<td>100% (Deductible waived)</td>
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<tr>
<td><strong>Adult Preventive Care</strong></td>
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<td>100% (Deductible waived)</td>
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<tr>
<td><strong>Immunizations (Including Travel)</strong></td>
<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
<td>Plan Coinsurance After Deductible</td>
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</tbody>
</table>
# Your Dental & Vision Benefits

<table>
<thead>
<tr>
<th>Eligibility:</th>
<th>All active, full-time Employees of the Employer who normally work at least 20 hours per week, and are on assignment outside of their country of primary residence and not working in the U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Spouse, Same or Opposite Sex Domestic Partner, Child(ren) under age 26</td>
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<tr>
<td>Employee Contribution</td>
<td>Contributory</td>
</tr>
<tr>
<td>Deductible</td>
<td>$25 Individual / $50 Family</td>
</tr>
<tr>
<td>Preventive</td>
<td>100% (Deductible waived) for Diagnostic services including oral examination, diagnostic x-rays and periodontal maintenance.</td>
</tr>
<tr>
<td>Basic</td>
<td>80% After Deductible for Basic Restorations, Endodontics, Periodontics, Fillings, Root Canal, Scaling, Root Planing and repairs to Bridgework and Dentures.</td>
</tr>
<tr>
<td>Major</td>
<td>50% After Deductible for Major Restorations, Dentures, Bridgework and Crowns</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$2,000</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50% After Deductible for Child Only to age 19</td>
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<tr>
<td>Orthodontic Deductible</td>
<td>$25</td>
</tr>
<tr>
<td>Lifetime Orthodontic Maximum</td>
<td>$1,500</td>
</tr>
<tr>
<td>Vision</td>
<td>100% once every 12 months (Deductible waived)</td>
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<tr>
<td>Exams</td>
<td>100% up to $250 once every 12 months (Deductible waived)</td>
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<tr>
<td>Lenses, Frames, Hardware</td>
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</table>
Living far from home can be difficult — IEAP can help you cope with the stresses of your international assignment

International Employee Assistance Program (IEAP) provides confidential consulting to you and your dependents on cultural transition issues and other related challenges

To get started,
• Call the 24/7 helpline at:
  • +1-844-670-3327 (toll free)
  • +1-416-382-3264 (collect)

Services include:
• 24/7 on-demand telephone counseling by highly qualified, licensed professionals
• In-person sessions
• Crisis management, legal, financial, and specialist advice
• Interactive online tools

IEAP provided through vendor not affiliated with MetLife.
Telemedicine – 24/7 virtual access to US licensed medical providers

With our web-based telemedicine network, you can call, text, or arrange video chats to receive medical advice, treatment options, prescription refill support, and more.

Multi-channel support
Receive consultation through call, text, or video chat – no matter where you are in the world

Around-the-clock access
24/7 virtual access to US licensed medical providers

Easy to use
Register, download the app, and start a session

Consultation on healthcare situations such as:

- Colds and allergies
- Minor illnesses and injuries
- Infections, sores, and aches
- Assistance with prescriptions and refills
- General medical advice

Get started by going to:
www.AXATeleconsultation.com/MetLifeWorldwide

1. Telemedicine services are provided through vendor not affiliated with MetLife.
Medical advice 24/7 to help you avoid unnecessary trips to the doctor or emergency room – with our Nurse Line

Get the health information you need, when you need it. One call helps you avoid making unnecessary and costly trips to the doctor or ER. Plus, nurses may be able to help identify an emerging condition before it becomes more severe.

24/7 access
Call anytime from anywhere! You’re eligible as long as you have access to care in the US.

Informative
Call about a variety of topics – care for any age or concerns about everyday health

Contact a nurse today
For more information on this service or to speak to a nurse about a concern, call 1-899-375-6877.

Nurses are standing by to help:

- Call 1-899-375-6877 for medical advice in English, Spanish or one of nearly 150 other languages
- Use Nurse Line for help with:
  - Infant care
  - Senior care
  - Injuries
  - Disease symptoms
  - Any concerns about everyday health issues

Remote Second Medical Opinion provided through vendor not affiliated with MetLife.
Tools and resources
Giving you the tools and people you need to stay healthy while on assignment

1. Welcome email
   • Sent once your eligibility is loaded
   • Contains information needed to register for eBenefits

2. Regional Service Centers
   • Outreach calls
   • 24/7 live help
   • Answer questions
   • Travel assistance

3. ID card
   • Cobranded for recognition
   • Double-sided for US and global
   • Local ID cards for compliance or enhanced experience

4. eBenefits
   • Digital welcome kit
   • Travel tools
   • Wellness

5. Mobile app
   • Your ID card when you need it
   • Find providers and navigate to them on your phone
   • Take a picture of your receipts for online claim submission
1. Welcome email

As soon as your eligibility is loaded, you will receive your **Welcome Email** from MetLife Worldwide Benefits.

This email will provide the information you need to **register for eBenefits** – so that you can use all of the tools we offer – without the need to wait for your ID card.

You can access your ID card, Schedule of Benefits, the Provider Directory, welcome materials, and more.
2. Regional Service Center\(^1\) advantage

With MetLife, you have an insurance carrier that works wherever you are. Our Regional Service Centers (RSC) are the local face of our global healthcare network. Each MetLife RSC is staffed by local experts well-versed in the nuances of your region’s healthcare system -- and they’re ready to guide you through it all.

Help close to where you are
- 24/7 availability
- Call or email for help with finding a doctor, benefits questions, or Guarantee of Payment requests
- Multilingual
- Local phone numbers
- Proactive claims outreach

Large direct pay network
- 185,000 outside the US
- The right doctors and hospitals
- Discounts
- Access to local fee schedules
- Ability to quickly add providers to our network

Understanding of local norms
- Understanding of local healthcare infrastructure
- Better at catching fraud
- Adjudicate claims fast
- Cost containment measures through physician-led care monitoring\(^2\)
- Access to local programs

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1. Some Regional Service Centers are operated by MetLife affiliates and some by third parties contracted by MetLife, subject to applicable laws and regulations. 2. Cost savings are approximate and are largely the result of the purchasing power of the RSCs and their ability to monitor local providers, subject to applicable laws and regulations.
3. Your ID card

Your ID Card is your key to accessing healthcare around the world. You and your covered dependents will each receive personalized ID Cards and will share the same policy and certificate numbers.

**Your ID card contains the following information:**

- The logo and contact information for your **Regional Service Center**
- **Policy holder name**
- **Policy and certificate/ member numbers**

Please carry your ID card at all times and **present it when accessing care to help minimize out-of-pocket expenses.**
Advantages of MetLife’s ID card

Brand recognition
- MetLife uses well-known networks in key countries of international assignment
- Network logos should be easily recognized by administrative personnel at hospitals, clinics, and doctors' offices worldwide

Hassle-free
- Front desk personnel should recognize the network logos and know to:
  - Call MetLife to verify eligibility
  - Bill MetLife directly for services
  - Charge MetLife the appropriate amount as negotiated by local fee schedules

Additional help
- You may receive a local ID card in:
  - Abu Dhabi
  - Dubai
  - Saudi Arabia
  - Egypt
  - Brazil
  - Australia
- You may also receive a Gulf VIP ID card in the Gulf for enhanced brand recognition and hassle-free doctor’s appointments
One ID card for use virtually anywhere

Global network logo and contact information on front

US network and Rx logos and contact information on back
4. eBenefits — Your go-to resource for managing your benefits online

Login@MetLifeWorldwide.com

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

1. Subject to applicable legal, contractual and regulatory restrictions.
2. IEAP provided through vendor not affiliated with MetLife.
Registration instructions

- Go to MetLifeWorldwide.com, select “A Member” from the dropdown box, and click Continue.
- Click the New user registration link
- Enter your policy number, certification or member number, date of birth, and email address. (Your policy number and certificate/member number are printed on your ID card.)
- Check your inbox for a validation email and click the link in the email. The link is time-sensitive so please access with 24 hours.
- Re-enter your policy number, certificate or member number, and date of birth and click Submit.
eBenefits — Your go-to resource for managing your benefits online

Registration Page:

- Policy number
- Certificate/member number
- Date of Birth
- Email address
eBenefits — Your go-to resource for managing your benefits online

Welcome tab:

Hover over this to view:
- Member information
- Profile
- Logout
Click “Member Information” from the hover menu. Use this page to:

- **Download** a Certificate of Coverage
- **Update** your personal information, including date of birth, email, phone number, and address
- **Select** your language preferences, including English, Spanish, French, Arabic, Chinese, Korean, or Hindi
- **Select** your date, number, and time formats preferences
- **Change** your password
- **Change** or update your security questions
eBenefits — Your go-to resource for managing your benefits online

Certificate of Coverage

You can download a Certificate of Coverage on eBenefits, which shows proof of your insurance with MetLife.

To download a Certificate of Coverage, login to eBenefits and:

- **Hover** the Welcome tab in the top right corner
- **Click** “Member Information”
- **Click** the link for “Certificate of Coverage” in the top right
eBenefits — Your go-to resource for managing your benefits online

Change language preferences

You can change your language preferences to read eBenefits in the language of your choosing.

- Click the “Preferences” tab.
- Choose your desired language from the dropdown box. English is set by default.
- Click “Save.”
eBenefits — Your go-to resource for managing your benefits online

Documents and forms

You can search for documents and forms in this tab. Select either Documents or Forms from the Category dropdown and click Search to see:

Policy documents:
- Welcome Guide
- Schedule of Benefits
- IEAP flyer
- HIPAA/privacy letter

Forms:
- Medical claim form
- Wire transfer form
- Provider nomination form
- Notice of change form
- HIPAA authorization form
- Excess group Life insurance form
- Enrollment form
eBenefits — Your go-to resource for managing your benefits online

ID cards — overview

The global ID card is a your key to accessing healthcare around the world. Don’t worry if an ID card gets misplaced, you can request a replacement or print a temporary card online.

Use this page to:
• Request a new ID card
• Print a temporary ID card
• View the ID cards of all covered members
• Review ID Card history
eBenefits — Your go-to resource for managing your benefits online

Find a direct pay provider

Looking for a healthcare provider is simple and easy. Access a list of providers by location, provider name, and provider type.

Use this page to:

- **Access** a list of providers by location or name
- **Identify** providers by specialty
- **Get** contact information for a specific provider
- **Identify** direct pay providers
- **Search** for providers within a specified radius

*By clicking on a provider in the Search results, eBenefits will give you directions from your location.*
eBenefits — Your go-to resource for managing your benefits online

Online wellness

Use this page to access the following tools:

- **Personalized News Feed**: Based on your topics of interest, scroll through your newsfeed for daily bite-sized resources related to body, mind, finances, relationships, and work.

- **Life & Health Resources**: Articles, podcasts, e-books, and more for family, health, life, money, and work-related areas.

- **My Assessment**: Take a short health risk assessment (HRA) and understand your current state of health across key risk areas such as general health, physical activity, and emotional stress. Learn about positive lifestyle changes with data-driven, personalized recommendations, tips, and resources — all based on the assessments’ results.

- **Community Search**: Find a local program that support your needs, like child care, elder care, or support centers.

- **Expat Tool kit**: Information customized for expats on preparing for and adapting to your new work and living situation abroad.
eBenefits — Your go-to resource for managing your benefits online

International Employee Assistance Program (IEAP)

Some benefits plans include (IEAP). If available, you’ll see this tab.

Living far from home can be difficult. IEAP offers you and your dependents access to mental health professionals and counselors — all of whom have been expats themselves, so they understand the unique challenges you may be facing.

The contact information is listed on the page so you can get started instantly.

IEAP provided through vendor not affiliated with MetLife.
eBenefits — Your go-to resource for managing your benefits online

Claims — overview:

Use this page to:

- **Submit** a claim – if you pay out-of-pocket, you should submit a claim for reimbursement. For the quickest response, you should use the online claim submission with eBenefits.
- **View** your claims history
Submit a claim online in 6 steps

1. Complete Parts A, B, and C. Your information has been pre-populated, if available.
2. Click Next to continue or click Save for Later to complete at a later date.
3. Complete Part D and click Next to continue.
4. Complete Part E.
   a) If you have copies of your receipts or invoices, select Yes and upload them. (You can upload itemized bills and receipts in any language!)
   b) If you select No, you will be instructed to save this claim as a draft and have your provider complete the Attending Physician’s Statement.
   c) Once you upload your receipts, click Signature Page.
5. Review and, if you agree, check the consent to do business electronically.
6. Type your name, claimant’s name, and the date then click Preview and Submit Claim. If you do not have any edits, click Submit.
5. Mobile application

- Find a provider and, using GPS functionality, get turn-by-turn directions
- View, email, or request new ID card
- Submit claims and view claims history
- Contact Customer Care
- Syncs with eBenefits when used on computer
- Language capabilities:
  - English
  - Spanish
  - French
  - Korean
  - Chinese
  - Hindi
  - Arabic

Download from Google Play or Apple Store
Mobile application: main screen & sign-in
Mobile application: view ID cards
Mobile application: find a provider

By clicking on a provider in the Search results, you can navigate using your phone’s navigation app!

Example provided for illustrative purposes only.
Mobile application: check claim status
Accessing care outside the US
There are three way to access care so that you can visit any provider you want

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<thead>
<tr>
<th>One</th>
<th>Two</th>
<th>Three</th>
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<tbody>
<tr>
<td><strong>Direct pay</strong></td>
<td><strong>Guarantee of Payment (GOP)</strong></td>
<td><strong>Pay &amp; claim</strong></td>
</tr>
<tr>
<td>Billing arrangement where provider has agreed to bill MetLife rather than you</td>
<td>One-time payment to any willing, licensed provider worldwide</td>
<td>You visit any licensed healthcare provider worldwide</td>
</tr>
<tr>
<td>• Visits a provider in our direct pay network — more than 1.1 million to choose from</td>
<td>• Calls Customer Service to request GOP before visiting doctor or hospital</td>
<td>• Go to any licensed provider of their choosing</td>
</tr>
<tr>
<td>• ID card recognition at point of service means no-hassle appointments</td>
<td>• GOP issued to you and provider</td>
<td>• Pay for cost of visit in full at time of service</td>
</tr>
<tr>
<td>• Provider bills MetLife directly; you pay only applicable coinsurance or deductible</td>
<td>• Provider bills MetLife directly; you pay only applicable coinsurance or deductible</td>
<td>• Submit a claim for reimbursement:</td>
</tr>
<tr>
<td>• No need to file a claim</td>
<td>• No need to file a claim</td>
<td>- Online, email, fax, mail</td>
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<td>- 140+ currencies</td>
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<td>- Average 7.4 business day turnaround time on claims in 2018</td>
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What does network mean internationally?

In the US, we have in-network and out-of-network benefits

But internationally, you can see any provider you like

So when we say network, we mean direct pay providers

A direct pay provider is a provider that has agreed to bill MetLife rather than you

Billing MetLife directly reduces your burden of paying out-of-pocket
MetLife’s approach to designing a medical network for international assignees

Offer access to leading providers
• MetLife contracts with top facilities, including those oriented specifically for international assignees
• International assignees have unique needs compared to the local population:
  – May not speak the local language
  – May not understand the local healthcare infrastructure

Offer a large number of direct pay providers
• MetLife offers direct pay access to more than 1.1 million providers around the world, including 185,000 outside the US
• Access to a direct pay provider provides a positive member experience
Find a direct pay provider

There are two easy ways to find a healthcare provider:

**Search** the **Online Directory** on eBenefits by clicking the “Find Providers” tab.

**Contact** your **Regional Service Center** for help finding a doctor or hospital as well as for during emergencies.
Guarantee of Payment

A Guarantee of Payment (GOP) is a letter from MetLife to your healthcare professional that confirms your eligibility as a covered MetLife member.

You can call or email your Regional Service Center to obtain a GOP in advance of your appointment. Your Regional Service Center will need:

- Your policy and certificate numbers
- The patient's name
- The expected medical service
- The facility
- Contact phone number for the facility

- You will receive a copy of the GOP and so will your provider. Bring it with you when you go for your visit.
- Please allow 3 business days for a standard GOP request, although emergency requests can be accommodated on a case-by-case basis.
If you have to pay out-of-pocket for the cost of your visit, submit a claim to be reimbursed

In 2018, average claims turnaround time was **7.4 business days**

1. EOB — Explanation of Benefits.
Reimbursement Options

- Most Regional Service Centers can reimburse you via wire transfer in multiple currencies, checks in USD or in local currency. Check with your Regional Service Center to find out what reimbursement options you have.

- Wire transfer fees incurred by the MetLife bank will be covered. However, if wire fees are incurred by intermediary banks or on the receiving bank end, MetLife will not cover these.

- Submit claims via online claim submission, mail, email, or fax using the contact information on your ID card.
Accessing care in the US
Your benefits in the US

Medical networks
- In the US, you have access to some of the largest national healthcare networks, including Aetna Open Choice PPO
- More than 1 million in-network healthcare providers
- Cost containment measures including wellness programs, case management, and pharmacy benefit management

Pharmacy benefits
- MetLife uses CVS Health, one of the largest pharmacy benefits in the US
- More than 68,000 retail outlets
- Cost management programs that encourage proper usage and manage specialty drugs
- Convenient mail order services – 50 million prescriptions filled annually

Managing healthcare
- Individual case management for chronic, terminal or catastrophic illnesses or injuries
- Comprehensive wellness & disease management programs
- Convenient online health assessments, biometric screenings, health coaching, and advising
Accessing medical care in the US

**IN-NETWORK**
- Search for a provider
- Seek care from your doctor
- Billing:
  - Providers are responsible for submitting claims to the proper US network for reimbursement
  - You will be responsible for any applicable out-of-pocket cost share (deductible, coinsurance and/or copayment)

**OUT-OF-NETWORK**
- Seek care from your doctor of choice
- Providers can call Customer Service to obtain benefit & billing information (this information is located on the back of your ID card)
- Billing:
  - You may be responsible for paying for your medical care and then submitting claims for reimbursement
    - Obtain procedure or diagnosis codes needed for claim submission
    - Submit via eBenefits or mobile app – or send a Claim Form via email, mail, or fax
Find an in-network provider in the US

Finding a direct pay provider near you is quick and easy with eBenefits. Here’s how:

- **Log on** to eBenefits at [MetLifeWorldwide.com](http://MetLifeWorldwide.com) and click the Find Providers tab.
- **Click** the “Or, Find US Providers” link.
- **Click** the Continue to US Providers button. This will take you to the appropriate website where you can search your US network for in-network providers.
Accessing medical care in the US

The Aetna Open Choice PPO network offers access in all states

Aetna Open Choice PPO network is one of the largest US PPO Networks

Extensive network includes access to 1 million healthcare providers servicing more than 57 million customers. Providers can be located at http://www.aetna.com/docfind/custom/passport

Network leverages more than $15B in paid healthcare costs, providing superior cost containment and claims management

Access to Aetna’s National Medical Excellence Network for transplants and high risk neo-natal conditions

Offers clients and providers over 150 years of experience
Prescription benefits in the US

The US side of your ID card also provides information for CVS Health, which is used when accessing prescription services in the US. Simply present your ID card at the pharmacy.

CVS Health provides:

• Access to over 68,000 retail pharmacies nationwide – all major chains, all major retailers, 99% of independents (such as, CVS/pharmacy, Rite-Aid, Walgreens, Target, Wal-Mart)
• Retail and mail order prescriptions
• Access to Caremark website and mobile app
• 24/7 customer service

• For information on these services, call the US Regional Service Center at 1-866-217-5631 and select Option 3 for “Member” and then 2 for “Pharmacy.”
• Or call CVS Health directly at 866-644-7527.
Prescription benefits in the US

To find a pharmacy or access tools from CVS Health,

- Go to MetLifeWorldwide.com
- Click on the “Network” tab
- In the “Find a Provider” box on the lower right hand side, click the “US Network Pharmacies CVS Caremark” link. This will take you directly to the CVS Caremark home page. Or go there directly at: https://www.caremark.com/wps/portal
- Register or login (if you have previously registered) and then sign up for refills, prescription alerts, mail order, and much more.
How to file an extension for a prescription

If you are leaving for assignment outside of the US and your medication is not available in your work location, you can request an extended prescription up to 1 year upon a physician’s request and prior authorization from MetLife.

Follow the steps below for extending your US prescription:

• Contact the US Regional Service Center via email or phone using the contact information on the US side of your ID card, preferably at least 5 business days prior to needing the medication
  – Include name of the prescription(s), dosage of medication, requested length of script, and reason for the extension.
  – Please note, all medications must be prescribed by a US physician on a US script.

• The US Regional Service Center will notify you when the extension has been approved.

• Take the hard copy of the physician’s script to the pharmacy to fill it. The medication must be filled by a pharmacy in the US. Please note: You have 7 days to fill and pick up the medication before the extension is voided with CVS.

• Medication will be dispensed according to the approved amount by MetLife. Benefits will be paid according to the policy. You may be responsible for any applicable copays, deductibles, and/or coinsurance.
MetLife is a leading global life insurer and employee benefits powerhouse

- Operating for nearly **150 years**
- Serves 90 of the top **Fortune 100®** companies
- **48K** employees
- Leading market positions in more than **20 countries**
- Local employee benefits operations in more than **40 countries**
- One of the **most admired** Companies, Fortune®, 2004–2017
  #62 Forbes 2000SM  #39 Fortune 500®

The Fortune marks used herein are registered trademarks of Fortune magazine, a division of Time, Inc.
We’re for the globally-mobile workforce

MetLife Worldwide Benefits gives globally mobile employees the confidence they need to navigate the complex global healthcare landscape with personalized benefits services that are delivered locally.
A worldwide plan with a personal touch

<table>
<thead>
<tr>
<th>Customized plan</th>
<th>Personalized service</th>
<th>Strong, quality network</th>
<th>State-of-the-art technology</th>
<th>Expert advice and guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wide range of products &amp; services, including health &amp; wellness tools</td>
<td>Geographically-dispersed Regional Service Centers provide expert local support 24/7 in navigating complex healthcare systems</td>
<td>1.1 million leading direct-pay providers in 180 countries including the largest healthcare networks in the US</td>
<td>Global Service Platform to help track your experience and eBenefits, our website to provide access to online tools and resources</td>
<td>Thought leadership, trend studies, and toolkits on expat benefits – we provide recommendations grounded in insights</td>
</tr>
</tbody>
</table>
We are here for you!

For additional questions please contact your Regional Service Center or Human Resources Department.

The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions. 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.
● Only employees that have reportable income in the U.S. are eligible to participate in this plan

● Why use a Flexible Spending Account (FSA)? Set aside pre-tax money for predictable expenses:

Health Care FSA

- Qualified Medical Expenses
- $2,750
- $500 carryforward limit
### Short Term Disability

- **100% Employer Paid**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Replacement</td>
<td>60% of weekly base salary</td>
</tr>
<tr>
<td>Weekly Maximum</td>
<td>$1,385 per week minus sick leave paid by AURA</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>14\textsuperscript{th} day of disability</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>26 weeks</td>
</tr>
<tr>
<td>Benefits Tax Treatment</td>
<td>Taxable</td>
</tr>
</tbody>
</table>
### 100% Employer Paid

<table>
<thead>
<tr>
<th>Description</th>
<th>AURA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Replacement</td>
<td>60% of monthly base salary</td>
</tr>
<tr>
<td>Monthly Maximum</td>
<td>$6,000</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>181st day of disability</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>SSNRA</td>
</tr>
<tr>
<td>Cost of Living Adjustment (COLA)</td>
<td>3%</td>
</tr>
<tr>
<td>Retirement Savings</td>
<td>10% calculated on base salary</td>
</tr>
<tr>
<td>Benefits Tax Treatment</td>
<td>Taxable</td>
</tr>
</tbody>
</table>
100% Employer Paid
1 X Salary to $250,000
Age Reductions:
  - To 65% at age 75
  - To 50% at age 80
Terms at Retirement
Travel Assistance
  - 888-226-4567
Will Preparation
  - cigna.mysecureadvantage.com
Healthy Rewards
  - www.cigna.com/rewards
  - 800-258-3312

Now is a good time to update your Beneficiary Designation!
Voluntary Life

Employee
- $10,000 increments to $500,000
- Not to exceed 7 X Salary
- Guarantee Issue of $100,000

Spouse
- $10,000 increments to $150,000
- Guarantee issue of $30,000 under age 70

Child/Children
- $10,000 (covers all your children 6 months up to age 26 and financially dependent)

If you are currently enrolled for less than the Guarantee Issue Amount, you can increase your coverage $10,000 without Evidence of Insurability.
All amounts are Guarantee Issue

**Employee**
- $10,000 increments to $500,000

**Spouse**
- $10,000 increments to $250,000

Identity Theft Program
- Support 24/7
- [cigna.mysecureadvantage.com](http://cigna.mysecureadvantage.com)
- 888-724-2262

This election is separate from the election for Voluntary Life
Free benefit for you and your family

- Counseling – up to three face to face visits per issue per year. Examples include:
  - Work Related Stress
  - Relationship or Marital Issues
  - Parent/Child Conflicts
  - Depression, Anxiety, Grief issues

- Work Life Programs
  - Legal Consultation (30 minutes free)
  - Financial Information
  - Elder Care and Child Care

- Available 24/7/365
  - (800) 538-3543
  - www.cignalap.com
Make decisions

- Read your Open Enrollment Materials and other information
- Make a decision and complete your enrollment through UltiPro no later than **November 22nd**
  - Only enter the session if you want to make changes, you can view your election under the benefits summary
- 2019 Elections will continue for 2020 except for FSA contributions
  - Flexible Spending Account Elections DO NOT roll over. You must re-enroll to participate.
  - Separate FSA session available for 2020 FSA contributions ONLY
QUESTIONS....