



Business Travel Accident



Business travel is an essential part of doing business, especially in today's global market. Protecting your employees while they travel on your behalf can help to increase the competitiveness of your benefits offering. MetLife's Business Travel Accident (BTA) insurance is an employer-paid coverage that includes an additional benefit for covered accidents resulting in death or serious injury for employees who are traveling on company business, both domestically and internationally.

Coverage that's flexible and simple

We can tailor our offering to help address the unique coverage needs of your company with our flexible plan designs and benefit amounts.

Options may include:

- 24-hour coverage.
- Ability to cover family members traveling with the employee, guests and non-employees¹ (e.g., members of your Board of Directors).
- Additional benefits for seat belt and air bag usage and child care.²

Complement your coverage with Travel Assistance

Travel Assistance³ is an additional option available with BTA through the MetLife AdvantagesSM comprehensive suite of valuable services. It provides employees and their families access to emergency medical assistance, as well as a variety of non-emergency services, while traveling more than 100 miles from home (domestic or international).

Features include:

- **Toll-free 800#**, where service providers are available 24 hours a day, 365 days a year in the U.S.
- **Emergency services**, including medical evacuation, return of remains and transportation for minor children.
- **Non-emergency services**, including Virtual International teleconsultation⁴ and mobile app access.

**Get expert guidance for confident decisions.
Contact your MetLife representative today.**

1. Non-employee coverage is subject to state availability.
2. Benefits contingent upon death of the insured.
3. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA, Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
4. Available globally to members in a traveling status. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, you should contact your local emergency medical service. You can receive Teleconsultation services for limited, non-urgent, non-life threatening medical conditions; this service is not appropriate for all conditions. Services, including assistance with prescriptions, will be provided if permitted under applicable law. Teleconsultation services are arranged through AXA Assistance USA and Teladoc International.

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Nothing in these materials is intended to be advice for any particular situation or individual. Like most Group Life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

MetLife Group Term BTA is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form and GBPNN-04

