

## Group Health Plans and Group Life and Long Term Disability Insurance for Expats

To meet the needs of a globally mobile workforce, GeoBlue® partners with Zurich to offer group life and long term disability insurance along with GeoBlue Group Expat Health Benefits.

Global business travel and international assignments are expected to increase 50% by 2020<sup>1</sup>. Now more than ever, employers need benefit plans that keep their globally mobile employees safe, healthy and productive on long-term international assignments.

Sending employees on international assignment creates duty of care obligations for Human Resource and Risk Managers to provide the same level of benefits and services to their expatriates as they do for their domestic employees.

### **Top issues facing HR and Risk Managers are:**

- Coverage gaps
- Poor access to quality medical providers overseas
- Cumbersome claims processes

GeoBlue and Zurich provide comprehensive cost-effective solutions to those problems and help corporations attract and retain top talent with high quality, effective and easy to use benefits.

**See reverse to learn how this partnership meets the needs of your globally mobile workforce.**



<sup>1</sup>Talent Mobility 2020, PriceWaterhouseCoopers (2010)

## The Global Solution

GeoBlue® is a leader and innovator serving the needs of world travelers. GeoBlue group health plans combine unsurpassed service with state-of-the-art mobile technology to help expats, their families and business travelers access trusted doctors and hospitals all around the globe.

GeoBlue Expat® -U.S.-style primary major medical coverage with rich benefits designed for assignees and their families when they leave their home country for six months or more.

### Exceptional Provider Community

GeoBlue's worldwide community of English-speaking, western-trained providers offers members top-notch, trusted medical care no matter where their assignments take them.

### Concierge-level Service

Members can travel with confidence, knowing an experienced GeoBlue global health coordinator will schedule doctor appointments, guarantee payments for cashless access to care and arrange for any necessary follow up treatment.

### Innovative Mobile Technology

GeoBlue's state-of-the-art apps and mobile tools empower members to decide what level of care to seek and to quickly identify the best and most convenient options. These tools include medical terms and medication translation databases for navigating all levels of care. The GeoBlue app is available for both iPhone and Android enabled devices.

**To request a quote, contact:**  
[corporatesales@geo-blue.com](mailto:corporatesales@geo-blue.com)

## Corporate Life & Pensions

As a leader in employee benefits for U.S.-based multinational corporations, Zurich's Corporate Life & Pensions team has successfully tailored global solutions similar in style to U.S.-domestic plans. Working closely with employee benefit consultants and corporate benefit managers, our team of knowledgeable professionals designs benefits programs for use in more than 200 countries and territories.

### Limits Coverage Gaps

Our corporate employee benefits programs help eliminate coverage gaps caused by exclusions related to leaving the home country. Since these global benefits plans are similar in design to U.S.-domestic plans, employees are less likely to experience gaps when moving between the U.S. and global assignments.

### Flexible Plan Design

With our flexible plan design, coverage includes generous guarantee issue limits and multiple year rate guarantees.

### Timely Claims Process

Zurich's highly experienced staff of professionals understands the unique nature of international benefits programs and offers superior claims management. Most claims are reviewed within 24 hours of receipt.

### Easy Enrollment and Administration

The Zurich Service Team focuses on providing an extraordinary service experience. Our relationship with each insured is extremely important to ensure service expectations and deliverables are met.

**To request a quote, contact:**  
[zurichsolutionz@zurichna.com](mailto:zurichsolutionz@zurichna.com)



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