

A new concept in health protection



Why MetLife?



We go beyond insurance. We listen to your wants and understand your needs. We'll be with you throughout your journey, caring for your health and providing financial peace of mind. We're here to navigate life together.

Introducing our MetLife online platform

Your one-stop customer service center with everything MetLife has to offer.



Upcoming event updates near you*

Let you be socially engaged with your family and friends.



Health tracking tool*

Monitors your weight, Body Mass Index (BMI), meals, water intake and sleep.



Personalized articles on wellbeing*

Provides useful tips for your healthier lifestyle.



Health awareness and prevention

Keeps you up-to-date on free health check-ups, flu vaccinations, mammogram screenings and i-Act (type 2 diabetes program).



Health engagement platform*

Encourages and inspires your physical activities.

*Available on our online portal.

CritiCare

A new concept in health protection

Thanks to medical advancements, the chances of recovery from critical illnesses such as heart attack, cancer or stroke have significantly improved. However, costs associated with the treatment of such illnesses have also risen considerably.

That is why we are here – to help protect your financial future if your income is affected by critical illness. With CritiCare, we have combined protection with savings to offer a solution that provides peace of mind and support during recovery.

Benefits of CritiCare

How the plan works

CritiCare is a limited pay plan that complements your medical and disability income coverage to help you:

- Protect your savings by easing the financial impact of a critical illness.
- Increase your savings through the refund of the Maturity Benefit you have accumulated throughout the years.

All you need to do is:

1. Select the coverage Amount.
2. Select the Contribution Period: You can choose to pay premiums over 5, 7 or 10 years to enjoy coverage over 10, 15 or 20 years respectively.
3. Pay your Premiums: Enjoy the peace of mind that comes with knowing that you and your family has coverage against unexpected circumstances.

On diagnosis of any of the listed 32 Covered Critical Illnesses, you would get prompt access to the selected coverage amount. And if you do not have to use the protection element, you will be entitled to your sizeable Maturity Benefit.

Lump Sum Payment on Diagnosis of any one of the 32 Covered Critical Illnesses

Although most medical plans provide coverage for hospital and medical expenses, they do not cover costs resulting from critical illnesses.

With CritiCare, upon diagnosis or in the event of sudden death resulting from any one of the 32 covered critical illnesses, MetLife will promptly pay the selected lump sum amount to help afford a host of expenses like medical co-pays, lost income, home healthcare need, and childcare expenses.

32 Covered Critical Illnesses

Stroke	Motor Neurone Disease
Cancer	Parkinson's Disease
First Heart Attack	Brain Tumor
Coronary Artery Bypass Surgery	Head Trauma
Heart Valve Surgery	Bacterial Meningitis
Surgery to Aorta	Blindness (Total Loss of Sight)
End Stage Liver Failure	Coma
Primary Pulmonary Hypertension	Major Burns
End-stage Lung Disease	Multiple Sclerosis
Kidney Failure	Total Paralysis (Loss of use of Limbs)
Fulminant Hepatitis	Poliomyelitis
Aplastic Anemia	Encephalitis
Total Loss of Hearing (Deafness)	Appallic Syndrome
Major Organ / Bone Marrow Transplant	Total Loss of Speech
Muscular Dystrophy	Progressive Scleroderma
Alzheimer's Disease/ Severe Dementia	Systemic Lupus Erythematosus with Lupus Nephritis

* A 90 days waiting period applies to this benefit



The Sizeable Maturity Benefit

A guaranteed 75% Payback:

If you remain healthy and do not require using the protection element of this plan until the maturity of the plan, MetLife will reimburse you with 75% of the total premiums paid throughout the term of the policy.

Bonus:

In addition to the 75% payback, you will be entitled to receive bonuses on your accumulated premiums. The Bonuses, when declared by the company, will accumulate on each policy anniversary starting from the 3rd policy year.

Note: The Bonus does not affect your premium or your plan coverage and will be paid only at maturity along with the 75% Payback if the coverage amount is unclaimed.

The Ability to Customize the Plan to your Changing Circumstances

If at any stage starting from 3rd policy year, in other words, after the payment of the 3rd annual premium or the 25th monthly premium, you are no longer able to commit to the plan, CitiCare offers you the flexibility to benefit from the Reduced Paid-up (RPU) feature to keep your plan active.

The RPU, which reduces your coverage, will allow you to keep your policy in force without having to pay any additional premiums until the end of the selected term.

In the event where the coverage amount is unused, you will be entitled to receive 75% of the total premiums paid. The accumulated bonuses if any, will be paid until the date plan converts to RPU.

Note: RPU is selected by default and will be applicable at the end of a 30 days grace period.

Schedule of benefits & annual premiums (In US Dollars)

Premium for 10 year term (Premium paid for 5 years)

Sum assured	Issue age					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	1,250	1,625	2,000	2,500	3,250	5,000
50,000	2,500	3,250	4,000	5,000	6,500	10,000
75,000	3,750	4,875	6,000	7,500	9,750	15,000
100,000	5,000	6,500	8,000	10,000	13,000	20,000
125,000	6,250	8,125	10,000	12,500	16,250	25,000
150,000	7,500	9,750	12,000	15,000	19,500	30,000
200,000	10,000	13,000	16,000	-	-	-

Premium for 15 year term (Premium paid for 7 years)

Sum assured	Issue age					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	-	-	1,500	2,000	3,000	3,500
50,000	1,750	2,250	3,000	4,000	6,000	7,000
75,000	2,625	3,375	4,500	6,000	9,000	10,500
100,000	3,500	4,500	6,000	8,000	12,000	14,000
125,000	4,375	5,625	7,500	10,000	15,000	17,500
150,000	5,250	6,750	9,000	12,000	18,000	21,000
200,000	7,000	9,000	12,000	-	-	-

Premium for 20 year term (Premium paid for 10 years)

Sum assured	Issue age					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	-	-	1,375	1,750	2,250	-
50,000	1,250	2,000	2,750	3,500	4,500	-
75,000	1,875	3,000	4,125	5,250	6,750	-
100,000	2,500	4,000	5,500	7,000	9,000	-
125,000	3,125	5,000	6,875	8,750	11,250	-
150,000	3,750	6,000	8,250	10,500	13,500	-
200,000	5,000	8,000	11,000	-	-	-

- Premiums are guaranteed and level over the premium paying term of the policy.
- Premium rates depends on issue age and policy term only.
- Premium payment modes include: annual, and monthly.

Stories like yours



If only they had a Critical Illness plan

Meet Fadi: 35 years old, happily married and a father of two lovely daughters. Fadi was living a blissful life until he discovered that he was suffering from a benign brain tumor.

While their health insurance covered most of the surgery expenses, Fadi's wife couldn't hide her worries about their impending financial situation. The cost of treatments that followed the surgery was more than she could imagine.

Also, due to Fadi's long absence from work during recovery, his salary was reduced until he could return. Although they had set money aside for emergencies, the amount barely covered his treatment.

The growing medical costs coupled with Fadi's income loss began to impact the family's ability to fund their daughters' tuition fees. If only they had coverage against critical illnesses to protect their finances.

CritiCare: A win-win solution

Michael, a 35-year-old salesman, chose a seven-year CritiCare contribution plan that provides USD 50,000 coverage for the next 15 years. His annual premium is USD 2,250.

If diagnosed with a covered critical illness, Michael would have timely access to a lump sum benefit of USD 50,000 that would allow him to focus on his recovery instead of stressing about his family's standard of living.

Whereas if Michael remains healthy at the end of the 15 years, he would have access to at least USD 12,000, which may complement his savings to allow him to buy the convertible of his dreams.

In other terms, Michael will benefit from a 15-year critical insurance coverage for just USD 3,750.

Face amount :	USD 50,000
Term:	15 years
Premium Payment Term:	7 years
Age:	35
Annual Premium:	USD 2,250
Total Premiums Paid:	2,250 x 7 = USD 15,750
Maturity Benefit:	15,750 x 75% = USD 11,812.50 + any Bonus

Frequently asked questions

Do you need a Critical Illness Plan when you have a Health Insurance?

Do I need a critical illness plan when I have health insurance?

Health and critical illness insurances are not the same. While a health plan is essential, it does not cover the insured against all acute illnesses. Moreover, the medical treatments that usually follow the diagnosis of a critical illness are generally expensive and not included in the health coverage.

A critical illness insurance plan covers the insured against specific types of acute ailments. It pays the insured a lump sum amount to assist them financially during recovery.

Are Pre-Existing medical conditions excluded?

Pre-existing medical conditions to any critical illnesses are excluded from the coverage along with standard exclusions that apply to most insurance policies. Please refer to the policy document for more information or contact your insurance consultant.

What happens if the policyholder's loss of life is not due to a covered critical illness?

In the event where a non-covered illness results in the loss of life, MetLife will refund all paid premiums.

What happens in the event of the policyholder's death due to a covered critical illness?

In the unfortunate event of the policyholder's death from a covered critical illness, the beneficiaries will receive 100% of the sum insured. If death is due to a non-covered illness, the beneficiaries will receive all the premiums paid by the policyholder.

Does my policy provide a cash surrender value?

Critical illness insurance coverage does not provide a cash surrender value at any time.

Will my coverage continue if I relocate to another country?

Yes, this policy offers worldwide* coverage and will be kept in force even if you relocate to another country.

* Coverage and Benefits cannot be provided in countries under the "International Sanction" list.

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Our experience and superior standards demonstrate our commitment to paying claims quickly and fairly.

We make customers' lives easier

We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

We go above and beyond

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

We have proven experience

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1953.

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit www.metlife-gulf.com/en/bahrain

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American Life Insurance Company (MetLife) is licensed and regulated by the Central Bank of Bahrain as an insurance company (overseas insurance license - conventional insurance business), with a common capital stock of USD 40,000,000.



Navigating life together