

Your Medical Insurance Plan



Welcome to the MetLife family

This Group Medical Insurance Plan booklet serves as an easy-to-understand reference guide to the benefits, limitations and exclusions that come under your policy along with the claims procedures.

This handbook does not replace or override the definitive policy and contract signed between the insurance company and your organisation.

Please take a moment to read this handbook so you are fully informed about your insurance plan.

Please scan the QR code to access
the member servicing portal



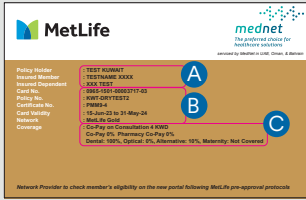
Content

Understanding Your Medical Card	4
myMetLife Plus Online Platform	4
Your Medical Plan Benefits	5
MetLife’s Medical Network	6
Pre-approval	6
Claiming Outside the Network	7
Wellbeing Benefits	8
Additional Health Benefits	10
How to Contact Us	10



Understanding your medical card

Front



- A** Insured member and company name
- B** Insurance validity, policy and certificate number
- C** Co-insurance percentage

Back



- D** Please refer to your table of benefit to confirm the coverage outside the country of residency

myMetLife Plus online platform

Our myMetLife Plus online platform is a free one-stop online service available exclusively to our MetLife customers. Accessible anytime, anywhere from your desktop, tablet and smartphone, our myMetLife Plus online platform makes it easy to manage your policies and live a healthier life.



Your policy information including the ability to update your profile



Make a claim and monitor its status



Locate a medical provider near you



Your MetLife individual policy (if you have one)

How to access our myMetLife Plus online platform?

1 Visit <https://member.mlportal.com> or download the myMetLife Plus mobile app

2 Click on "Register now"

3 Enter your email address and follow the simple steps

Download the app from iOS AppStore or scan the QR code



Download the app from Google Play or scan the QR code



You are now covered under a Group Medical Insurance Plan that gives you access to an extensive list of medical benefits and facilities including:

- Consultation and hospitalisation
- Coverage for acute and chronic medical conditions
- Diagnostic, radiology and laboratories
- Prescription drugs



Medical coverage

The specific coverage and benefits included in your policy have been matched to the requirements set out by your employer. Please spare some time to look through this handbook including the examples of covered medical expenses and exclusions.

Your policy covers you for the visits and treatments as an inpatient or outpatient, and also for emergency hospitalisation, treatments and medications. Some services may require a contribution from you. Please check the examples of covered medical expenses and exclusions for details on deductibles such as co-pay or co-insurance and the benefit limits. If you have questions, get in touch with us and we'll do everything we can to help.

Outpatient

You are considered an outpatient if you visit a doctor in a clinic or hospital for consultations, tests or medical procedures that can be done without an overnight stay.

Inpatient (Hospital confinement)

You are considered an inpatient if you are registered as a bed patient for more than 18 hours in a hospital and incur a daily room and board charge.

Emergency

It is considered an emergency if you sustain an accidental injury within 24 hours of onset, develop an illness or disease that has been diagnosed by a physician and meet one of the following criteria:

1. There is present a severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result, or be perceived to result, in serious deterioration of your condition or puts your life in jeopardy.
2. The severe or acute symptom occurs suddenly and unexpectedly.
3. The severe or acute symptom occurs while the policy is in force as to the person suffering the symptom.

Quick Tip #1

Co-pay or co-payment is the amount or percentage you have to pay per consultation.

Co-insurance is the percentage of the total bill for which MetLife will pay. You can find your co-payment and co-insurance amount on your medical card.

Benefit limit is the amount of coverage you are eligible for with regard to certain treatments/ tests under your policy.

Need a doctor?

Our extensive medical network

We have an unparalleled medical network, giving you easy access to a wide range of medical professionals in more than 3,800 providers across the Gulf.



Benefits of using a provider within your network

Direct payment facility - only pay the applicable deductible/co-payment and we'll cover the rest.

Pre-approvals are arranged by the network medical provider.

No need to submit any claim or paperwork.

Major medical providers are included to make sure you receive the best care possible.

No delays in getting your medication. It will be given on the spot.

How to locate the right medical provider for you

Just login to [myMetLife Plus](#) member portal or the mobile app and use the medical provider search to access a list of relevant specialists to suit your needs. Within the app, you can use Google maps to find your way there.

Quick Tip #2

Please remember to present a copy of the new medical insurance card (available via myMetLife Plus) to all providers at the time of service, and request that they update your card details in their records.

Pre-approval

What is it?

It is the process where the insurance company (MetLife) needs to review proposed services by the healthcare provider (e.g. Hospital). Your healthcare provider will inform you if you require pre-approval and will handle it directly with us. We will keep you informed via SMS as we assess the request.

When is it needed?

- Hospital confinement in the country of residence or abroad
- Day surgeries
- Physiotherapy
- Angiographies
- Tomography
- CAT/PET/SPECT scan
- Magnetic imaging
- Echocardiography
- Treadmill test and echo-doppler
- Extensive lab investigations
- Medicines exceeding a certain amount

Why?

To ensure your medical needs are met with the use of the most effective solution.

Quick Tip #3

The medical provider will take the necessary pre-approval as per MetLife protocols.

Claiming outside the network

We've simplified the claiming process for your employees

If your employees want to visit a doctor or specialist who is outside our network, the process is easy:



Check if out-of-network procedure requires pre-approval. 95% of provider pre-approvals are processed within 2 hours.



Visit the doctor and pay the bill.



Submit the claim within 90 days of treatment.



Claim evaluation and settlement*. 95% of claims are settled within 6 working days

* Claims will be reimbursed according to the policy terms and conditions.

Benefits of using a provider within your network



Direct payment facility - only pay the applicable deductible/ co-payment and we'll cover the rest.



Pre-approvals are arranged by the network medical provider.



No need to submit any claim or paperwork.



Major medical providers are included to make sure you receive the best care possible.



No delays in getting your medication. It will be given on the spot.

How to locate the right medical provider for you

Just login to myMetLife Plus member portal or the mobile app and use the medical provider search to access a list of relevant specialists to suit your needs. Within the app, you can use Google maps to find your way there.

Quick Tip #4

Certain benefits are subject to an annual limit. Before claiming outside the network, please check your table of benefits (on our myMetLife Plus online platform) for this information.

We strongly recommend opting to receive your reimbursement via wire transfer, to ensure it reaches you as quickly as possible. Just update your bank details on our myMetLife Plus online platform account.

A vision backed with years of experience and a team of experts



World-class team focused on building solutions that drive member behavior change, in order to reach positive health outcomes



MetLife Gulf Leadership team is committed to prevention and holistic population health management



Wellness programs delivered to over 100,000 members in the region



The earliest to enter the Health & Wellness space in the Gulf



Digital health innovation across all our capabilities

Well-being initiatives

Your well-being is not just your priority, it's ours too. We've put together a few initiatives that aim to help raise your awareness and be better informed about prevention, early detection and management of chronic illnesses.



Educational tools:

Periodical, topical newsletters of medical interest.

Why is Health & Wellness important?

Preventative care is the first step in changing health and diagnosis outcomes in the Middle East.



Heart failure occurs at least 10 years earlier in the Middle East than in western regions.¹



Cancer cases in the Middle East are expected to double in the next decade.²



The number of diabetes cases in the Middle East is expected to double in the next 25 years.³

Citations:

- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3682400/>
- <https://gulfnews.com/uae/health/cancer-cases-to-double-by-2030-in-middle-east-1.2215775>
- <https://gulfnews.com/world/mena/diabetes-cases-in-middle-east-to-rise-by-110-by-2045-1.61020566>

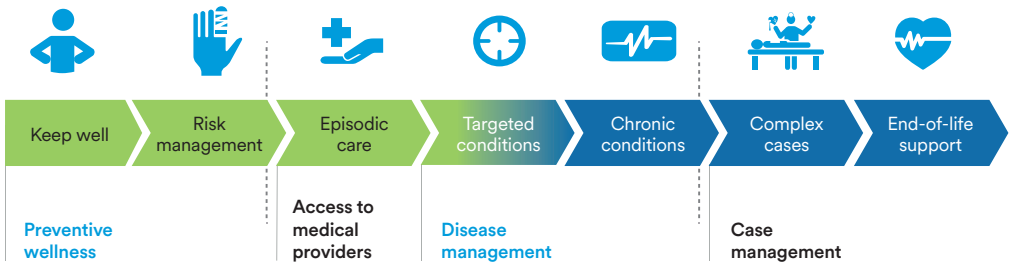
Caring for the full spectrum of health needs

Within your employee population, individuals can be found in each of the seven health stages below. Our end-to-end population health management approach delivers health interventions that cater to each stage of the health spectrum of needs – from the healthiest to the most complex cases.

Preventive wellness: Our Health & Wellness solutions cater specifically to individuals in the “Well” and “At Risk” stages to assist in the prevention of lifestyle illnesses. Many times, this means working with people who are smokers, overly stressed, or sedentary to help them change their lifestyle and improve their health.

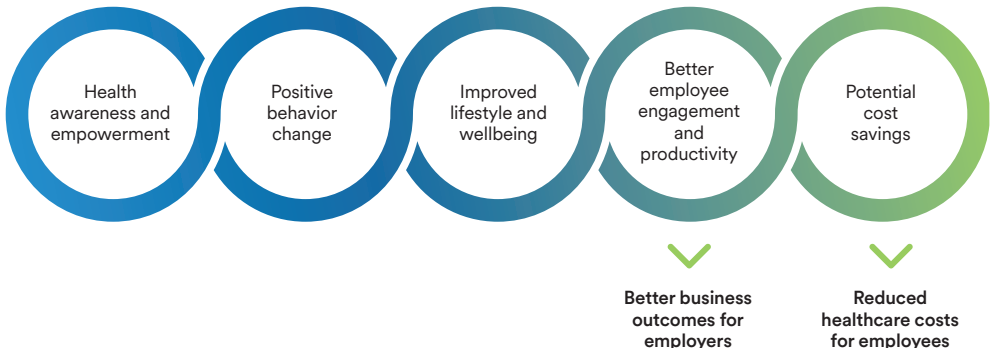
Disease management: We also focus on the smaller group of individuals who are already living with one or more chronic conditions such as diabetes, hypertension or hyperlipidemia, to help them manage their condition.

At any stage of the health spectrum, our aim is to ensure your employees sustain and improve their health status and avoid by all means that they progress into complicated health stage.



Outcome-based disease prevention and management solutions

Programs built with the user in mind to **drive positive behavior change and better health outcomes.**



Additional health benefits (out of pocket)



General health checkups

- Comprehensive health checkups at selected providers
- Discounted rates

Terms and conditions apply. Please refer to your table of benefits on myMetLife Plus.



Optical discounts

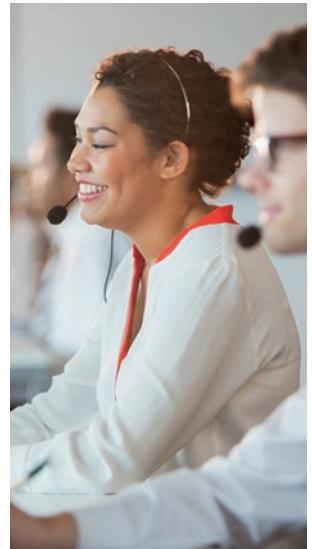
- Free eye test examination in over 200 outlets across the GCC at Rivoli Eyezone, Magrabi Opticals, Al Jaber Optics.
- Up to 30% discount on frames and contact lenses at Optical providers in the GCC.

Still need help?

HOW TO CONTACT US – KUWAIT

Kuwait Toll Free Number (Available 7:00 AM to 6:00 PM Daily)	22089333
International (Available 7:00 AM to 6:00 PM Daily)	+965 22089333
Pakistan* (Crescent Star) (Available 24/7)	+92 3202745021 / +92 3202745042
India* (Paramount) (Available 24/7)	+91 2240004216
Europe* (Premier Healthcare) (Available 24/7)	+49 40537976677
USA* (United Healthcare Group) (Available 24/7)	+1 866 858 4208
Email	CustomerCare.KW@metlife.metnotices.com

**Coverage outside the Gulf countries is subject to the policy terms and conditions, please refer to your table of benefits.*





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-gulf.com

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.

- Dubai Health Authority (DHA)
- Authorized by Department of Health (DOH) Abu Dhabi - Certificate No. A011
- American Life Insurance Company (MetLife) is licensed and regulated by the Central Bank of Bahrain as an insurance company (overseas insurance licensee- conventional insurance business), with a common capital stock of USD 40,000,000
- Licensed by Capital Market Authority Oman - Registration No. 15/FI
- Authorized by the Qatar Financial Centre Regulatory Authority and Qatar Central Bank
- Licensed by Ministry of Commerce and Industry Kuwait - License No. 22



Navigating life together