

HAAD Requirements for Group Medical Policies

Dear Valued Customer,

Please note that the Health Authority of Abu Dhabi (HAAD) has set guidelines for all medical insurance providers to comply with. As a result, we need to update our criteria for all employees and dependents under our policies that are operating out of Abu Dhabi.

If your Company, an employee or a dependent fall within the below criteria, you are required by law to be covered under HAAD compliant schemes. For the purposes of this communication, those members will be referred to as "Abu Dhabi Members":

A) Your company is licensed & operating in the Emirate of Abu Dhabi

B) If any employee / dependent is:

Holding a Residency Visa issued from the Emirate of Abu Dhabi (even if working / residing outside the Emirate of Abu Dhabi)

If any of the above apply, please provide the following documents via email to your MetLife service representative (as softcopies)

- **At the policy level:** Trade License of the Company.
- **At Employee/Dependent level (Please ensure the Employees & Dependents details are entered in the updated Electronic Data Interchange form (EDI) - which can be obtained from MetLife Customer Services):**

A) Enrollment Requirements

Requirements / Scenarios	Passport size photo in JPG format	PP Copy	Visa Copy	Emirate ID No.	Nationality	Continuity Certificate	
New comer to the Emirate of AD (AD Visa)	• YES	• YES	• YES	• YES ³	• YES	• No	• YES (Undertaking letter is acceptable)
New Visa issued from AD (Change status)	• YES	• YES	• YES	• YES ³	• YES	• No	• YES (Undertaking letter is acceptable)
AD member ^{1,2} moving to a new employer in AD	• YES	• No	• No	• YES ³	• YES	• YES	• YES
Dependent of New Comer to the Emirate of AD (AD Visa)	• YES	• YES	• YES	• YES ³	• YES	• No	• No
Dependent of AD member moving to a new employer in AD	• YES	• No	• No	• YES ³	• YES	• Yes	• No
New Born Baby for AD member (Born in UAE)	• YES	✧ Birth certificate (hospital birth note, to be followed by the Birth Certificate is accepted)					

B) Violation cases requirements

- **If an Abu Dhabi Member has violated HAAD Regulations and has not been covered within the required period (i.e. in line with the below time scales), the fines will be applicable as per HAAD Circular No. CEO/254/11 and Circular No. 35. (Both Circulars are attached for your reference).**

Requirements / Scenarios	PP Copy	Visa Copy	Emirate ID No.	Transfer of Work/ Residency Letter	Continuity Certificate	Ministry of labor List	TL	Payment. Deposit. Receipt, Cheque Deposit / transfer slip	Penalty declaration letter
New comer to the Emirate of AD (AD Visa)	YES	YES	YES ³	No	No	YES	YES	YES ⁴	YES ⁵
AD member moving to a new employer in AD	No	No	YES ³	No	YES	YES	YES	YES ⁴	YES ⁵
Dependent's Violation (Individual sponsorship only "Father, Husband...") "Circular CEO 254- 11"	The Abu Dhabi Member can appeal directly to HAAD for Dependent violations providing the following requirements: <ul style="list-style-type: none"> • Dependent Appeal Form (properly filed and signed by individual sponsor) • Copy of the dependent's previous health card/ Continuity Certificate if applicable • Dependent's Passport copy with valid Residency visa • Sponsor's passport copy • Sponsor's phone number • Abu Dhabi Member's phone number • An AED 100 fee⁶ 								
Dependent's Violation (Under Company Sponsorship)	Will be treated as employee violation following the same 3 scenarios as highlighted above for new comers and transfers.								
Note	To avoid penalties, the above notifications should be completed within. <ul style="list-style-type: none"> • The first thirty days for New Born Baby. • The first week for new comer, change status visa & transfers to AD (employees holding Non-Abu Dhabi Visa Transferred to work in Abu Dhabi) • The first thirty days for transfers within AD (employees holding Abu Dhabi Visa Transferred to work with another employer in Abu Dhabi), subject to providing the COC. 								

- 1 AD member: is the employee who is holding a Residency issued from AD and insured under HAAD approved scheme.
- 2 Non AD member: is the employee who is not holding a Residency issued from AD and not insured under HAAD approved scheme.
- 3 If the Emirate ID is under process a copy of the Stamped Application Form or the old Emirate ID No. is accepted subject to submitting the New Emirates ID No. once processed. Emirates ID No. for children under the age of 15 Years is also mandatory as per Haad circular No (D6 48/14) Issued 23/10/2014.
- 4 All employee's fines should be paid via wire transfer to MetLife's bank account as per the below details or by company cheque issued in favor of MetLife:

Bank Name : National Bank of Abu Dhabi

Branch : Deira, Dubai

Account Name : MetLife

Account No : 6200505422

Swift Code : NBADAEAADEI

IBAN No : AE27035000006200505422

NOTE: Payments should be done via wire transfer ONLY and NOT paid in cash. If you pay by cash, MetLife may delay and/or refuse your payment

Transfer Slip copy should be forwarded to MetLife

Original Cheques should be forwarded to MetLife's office and not deposited directly to MetLife's account.

5 Kindly complete and submit the following Penalty Declaration along with each Employee's penalty payment:

I/We _____ in our capacity as the policyholder of the group insurance policy number (_____) issued by American Life Insurance Company "MetLife" declare that we have not approached the Health Authority of Abu Dhabi (HAAD) to appeal for or to waive the penalty applicable on (_____) for the amount of AED (_____).

Note: The above Declaration should be printed on the company letter head and duly signed, dated and stamped.

6 Dependents' fines can be paid along with the employee's as per point 4, or directly deposited to the MetLife Bank Account.

Kindly provide a copy of the payment deposit receipt to MetLife.

Important Note:

All employee's and dependent's penalty and/or appeal fees must be paid directly to MetLife Bank Account; Direct deposit to HAAD's Bank Account is no longer acceptable as per HAAD's instructions.

C) Certificate of Continuity:

Certificates of Continuity should include the following	<ul style="list-style-type: none">• Name of Insurer• Health Insurance policy number• Effective Date of Health Insurance policy• Expiry Date of Health Insurance policy• Policy Type (Thiqa, enhanced, basic, emergency...)• Name of insured• Nationality of insured• Sex of insured: male / female• Date of birth of insured• Authorized signatory (insurance company)• Insurance company seal• Certificate issuance date• The following text: "This is to certify that the person/persons insured under the above mentioned health policy, is/are covered as per Law No. 23 of 2005 regarding health insurance in the Emirate of Abu Dhabi and its Regulations. This certificate is valid for 30 days as of the date of issuance."
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To re-confirm, the above requirements are applicable to any Abu Dhabi Member holding an Abu Dhabi Residency Visa.

MetLife reserves the rights to take all necessary actions in case non-compliance to laws and circulars mentioned above; and these actions may include the suspension or termination of one of group of employees/dependents insurance in the event of failure to provide the mandatory requirements within the time frame specified by the Authority.

For any further information you may refer to the Health Authority of Abu Dhabi (HAAD) site www.haad.ae

We are committed to offering you our continued support.

If you have any enquiries or comments, please contact your insurance consultant or MetLife Customer Services on the following:

- E-mail : customerservices.gulf@metlife.ae
- Toll Free (U.A.E only) : 800 - 6 385 433
- Telephone : +971 4 415 4555
- Fax : +971 4 415 4445
- Website : www.metlife.ae

On behalf of MetLife, we thank you and look forward to providing you with the personalized services you expect and deserve from us.