

reakthrough

Access to worldwide specialist care,
like never before.



**HEALTH
COVER
ABROAD**

Access the best healthcare without barriers

Your health comes first!

At MetLife, we are committed to offering our clients access to the specialist healthcare they need, when they need it, wherever it is in the world, and without barriers.



Introducing Health Cover Abroad



Health Cover Abroad offers a new breakthrough in healthcare which provides access to worldwide specialist care, like never before. We understand that when it comes to treating critical illnesses, receiving the best care can make a big difference to health outcomes and that is why we are there to support you.

To obtain specialist healthcare, it is very common for residents to seek treatment abroad whether or not it is covered by insurance.

Source: Federal National Council Health and Environment Committee (2018)

In fact, this figure is rising by

10%
annually.

We're here to help you

Health Cover Abroad is a comprehensive healthcare plan that will support you through your entire critical illness treatment from diagnosis to recovery. If diagnosed with one of the 6 critical illnesses*, MetLife will arrange and pay for:



Treatment/surgery in the best hospitals around the world



Medicines



Flights and Accommodation covered for you and a companion



Translator provided



Hospitalization



Visas

Coverage Amount: USD 1 million per year and USD 2 million per lifetime.

Age/Insured	Premium (USD)
6 months - 18 years	250
19 - 64 years	1,000
65 - 85 years (renewals only)	1,507

Note: Future rates may be subject to change.

*Covered Critical Illnesses:

- Cancer
- Bone marrow transplant
- Live donor organ transplant
- Treatment of benign brain tumor
- Coronary artery bypass surgery
- Heart valve surgery

We're with you every step of the way

Step 1

Customer is diagnosed with one of the critical illnesses

Step 2

Customer calls MetLife to get a second medical opinion

Step 3

Customer receives a detailed medical report, with diagnosis and recommended treatment

Step 4

Customer reviews recommended treatment options and discusses with a MetLife representative

Step 5

MetLife representative recommends top specialist hospitals across the globe for treatment

Step 6

Customer chooses the hospital for the treatment. MetLife arranges and pays for treatment, travel and accommodation for the customer and a companion. The customer may request for a hospital of their choice for treatment, however, it is subject to approval

Step 7

Customer undergoes treatment. MetLife pays directly to the hospital

Step 8

Customer returns home and MetLife coordinates any necessary follow ups



Health Cover Abroad offers a new world of medical choice where breaking down the access barrier and getting the best treatment abroad becomes the norm, rather than the exception.

Ahmed's story



UAE



48 years old



John Hopkins hospital

Ahmed went for a routine check-up and doctors detected cancer. However, the doctors were unable to make a firm diagnosis. Uncertain and worried, Ahmed called MetLife for a second medical opinion. Doctors confirmed that he had cancer and recommended John Hopkins (in the USA) as the best hospital for treatment. Ahmed then underwent a bone marrow transplant and chemotherapy for 3 months in the US. Fortunately, he no longer faces a terminal diagnosis and is with his family getting better every day.



Premium paid
\$2000



Medical cost of treatment
\$400,000



Flights for Ahmed and Spouse
\$10,000



Accommodation for 3 months
\$10,000



Coverage remaining
\$1.58m

For Ahmed, the option of international treatment through his MetLife insurance policy saved his life.





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 1962.

For more information please visit metlife.ae/claims

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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](http://www.metlife.com).

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

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Navigating life together