



EMPLOYEE BENEFITS

YOUR TRUSTED PARTNER TO HELP YOU NAVIGATE THE CHANGING WORLD

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Moody's Investors Service Aa3

Standard & poor's Ratings Services AA-

A.M Best Company, Inc. A+

Fitch Ratings AA-

OUR GLOBAL FOOTPRINT

The worldwide depth and breadth of our capabilities allow us to offer our clients a committed, comprehensive and strategic partnership, meeting all global, regional and local needs.

156 years of global experience

45K employees worldwide

40+ countries with MetLife presence

#54 in the Fortune 500 list in 2020

609.3B USD in combined managed assets

OUR PRESENCE IN THE REGION

Lebanon

- Established in 1953
- TPA – Global Med – 1,208 medical providers
- 20K insured members in Health & 60K in Life



Turkey

- Established in 1988
- Our offerings include Group Life & Disability, Group Complementary Health, and Group Pension
- 315.000 group life insured members
- 4 bank partnership including 1 Exclusivity agreement with Denizbank



Jordan

- Established in 1958
- TPA – NatHealth - 3800+ Medical provider
- 38,960 Insured Members
- 4 Bank Partners



Gulf

- Established in 1954
- Includes UAE, Bahrain, Oman, Qatar & Kuwait
- 2,550+ medical providers
- 600K insured members
- 4 preferred Banca partnerships & 18 open architecture relationships



EB METLIFE EGYPT IN NUMBERS



Leading position in the
Group Insurance
Market



Operating for 25 years
in the Egypt



After Service differentiation has
resulted in a high customer
persistence rate, exceeding 90%

+1,200

Corporate clients

+3.4B EGP

Medical claims paid

+378K

individuals covered
with life insurance

+109B

EGP total life insurance
coverage

+475K

individuals covered
with medical insurance

+3,600

medical service providers
in our network

+650

key providers with online
approvals system

11

primary health physicians
in different governorates

A photograph showing two hands, one from the left and one from the right, gently holding a wooden cutout of a family (two adults and a child) on a flat surface. The background is a soft-focus outdoor scene with green foliage and bright light. The text "OUR SERVICES" is overlaid at the bottom in large white letters.

OUR SERVICES

OUR SERVICES

Life Insurance

Medical Coverage

Pension



GOING THE EXTRA MILE WITH LIFE INSURANCE BENEFITS



No Preexisting
Conditions Exclusions



More than 131 million EGP
paid in [Life Claims](#)



Extension the coverage
for the insured work
absence period to **12
months** from the start
of the insured leave.



In case of death, the
company will pay full
coverage amount, based on
TOB, **without excluding** any
amounts have been paid on a
Permanent Partial Disability.



Extension of the period
of coverage for death
due to accident to **365
days instead of 90 days.**



The **Expedited Payment's**
benefit to pay (the least of) the
below for terminal cases:
- 50% of the Death Coverage
amount
- An amount of EGP 300,000



UNBEATABLE VALUE IN MEDICAL COVERAGE

360° Healthcare management

- Top quality medical providers that offer the highest service spread across key locations all over Egypt. Supported by an extensive network of medical providers with access to over 3,100 medical providers across Egypt
- Competitive pricing with a vast network of healthcare providers
- Policy performance analysis

Digital Solutions

- **E-prescriptions**
- Mobile application
- Tele-consultation and medicine delivery

Health and Wellness Capabilities

- Education and awareness
- Prevention of disease
- Lifestyle behavior change
- Health support programs

24/7

- 24/7 call center support, with post call survey, and customer ratings
- 24/7 Prior approvals

Employee Benefits Digital Hub

- Navigate your insurance
- Benefits details & updates
- Customer & broker support



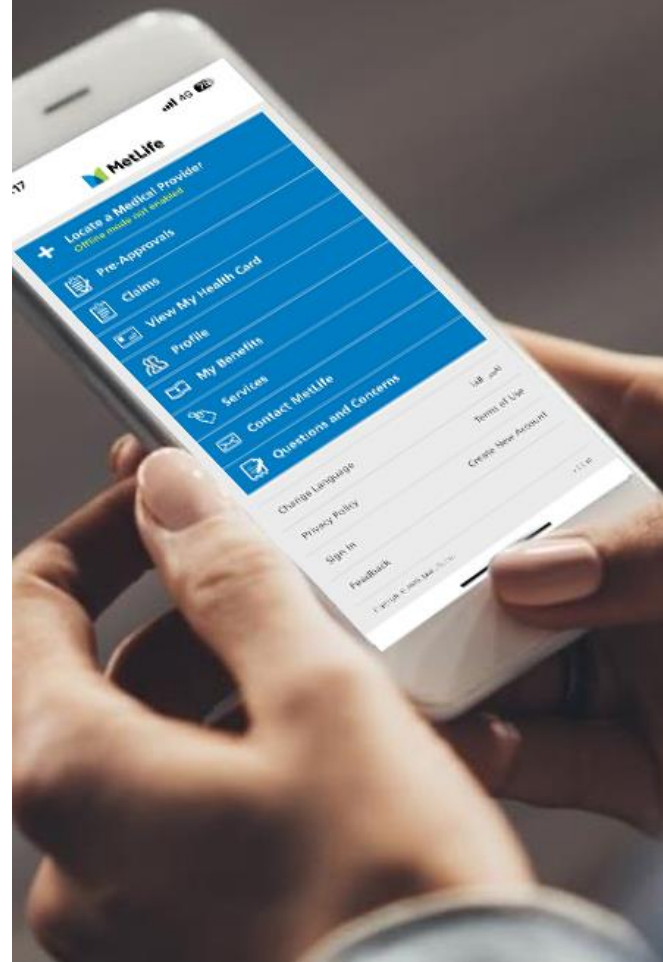


DIGITAL & SERVICE BENEFITS

METLIFE APP: INSTANT ACCESS ON THE GO

Benefits:

- Locate a Medical Provider
- Submit a Pre-Approval Request
- Submit a Cash Claim
- Status notifications
- Health & Wellness Support
- View health card (medical eCard)



OFFERING UNMATCHED
BENEFITS MANAGED BY
YODAWY & ESTSHARA



Telephone & Video Consultation

Advancing digital health access with general practitioners for advice, diagnosis, treatment, or referrals.



Medication Delivery

Prescription medication delivery to doorstep. Additionally, monthly automated delivery of chronic medication refills.



Home-Lab Services

Lab sample collection from the comfort home/office, full analysis and report delivery to insured member.



Prior Approvals

Our medical officers are readily available to review your proposed medical treatment through the app. to ensure your medical needs are always met.

METLIFE PREMIUM LOUNGES

To deliver an exceptional experience to our insured members, we have partnered with Alameda Group.

This collaboration will see the deployment of premium MetLife lounges across all locations, offering outpatients the following:

- Proceed directly to the premium lounges, register, and receive their que ticket accordingly
- Enjoy a comfortable, excluded seating area with hot and cold beverages
- Get escorted to the respective physician upon ticket calling and finalize the medical experience



METLIFE PREMIUM LOUNGES

**Our insured members
can now also enjoy:**

- Full paperless cycle within all tier A providers (Hospitals)
- Full paperless cycle within all the contracted private clinics
- MetLife clients dedicated waiting areas within Main branches of Mokhtabar and Borg labs and scan
- Dedicated ques at certain hospitals pharmacies : CHG, SGH, Ghandour .
- Dedicated ques at Air Force hospital for MetLife clients
- Family shield card at CHG Group is still running and expanding for +150K members





PENSION PLANS

PENSION PLAN BENEFITS

- This plan ensures decent living standards for employees upon retirement.
- A great way to retain top employees & elevate loyalty.
- Building reserves against liabilities due to employment termination.
- Deposits may be made by employer or both employer and employee.
- Customized schemes to meet needs of diverse workforce and changing business conditions.
- Policyholder is the employer.
- Provide broad range of financial protection to employees and their families
- Both employee and employer can contribute and the combined allocation for all the employees that participate, and the employer make up the 'Defined Contribution Plan' fund.
- Plan is set according to budget of employer.
- Benefits are paid as a Lump Sum option.

TAX EXEMPTIONS

Based on the local tax regulations in Egypt both contributions of employer and participant employee are subject to the following exemptions:

Employer Contribution:

Tax exempted up to 20% of total annual payroll

Employee Contribution:

Tax exempted up to 15% of employee annual salary or EGP 10K which is lower.

CORPORATE PENSION CAPABILITIES



Largest Corporate Pension Fund

- Total Pension assets under Management **EGP 8.7B as of Dec. 2024**
- 150 Corporate accounts (Local & Multinational)
- Total insured: **100K**



Defined Contribution Plan

- Pension Plan whereas an amount of funds is allocated every year for each employee in the plan. The contribution amount is usually expressed as a percentage of salary.
- Advantages: Flexibility, Stability, Transparency, Tax Exemption.



Unique Segregated Investment Approach

- Understand the financial strategy of employers.
- Customized to your needs.
- Investment strategy with investments limited to fixed income instruments of high grade and bank deposits.
- No investments are made in the stock market.



MetLife Competitive Advantages

- Full Automated Services.
- Applying Vesting Rules on System.
- Accurate Record Keeping.
- Regular Reporting.
- Superior Turn Around Time.
- Reasonable Cost with No Hidden Fees.

OUR PILLARS

- Chronic Disease Management
- Education & Awareness
- Lifestyle Modification
- Prevention

A silhouette of a person in a yoga pose, specifically a backbend, on a pier or beach. The person is reaching one arm up and the other down, with their back arched. The background is a sunset or sunrise over the ocean, with a pier and a small boat visible in the distance.

HEALTH & WELLNESS

KNOW YOUR NUMBERS INITIATIVE

With the Know your Numbers initiative, we deploy an on-ground visit at our partner's offices, where employees' vitals are taken, recorded, and translated into a company-wide dashboard, delivering valuable insights on the overall population health.

- **Cholesterol Levels**
- **Kidney Functionality**
- **Liver Functionality**
- **BMI**
- **Diabetes Tracking**
- **Blood Pressure**

CAMPAIGNS



Healthy Heart Campaign

ECG checkup & awareness session on heart diseases



Nutritional Campaign

Including in-Body Measurement and Nutritional Session with Dietary and Diabetic suggestions



Breast Cancer Campaign

Taking place in Worldwide Breast Cancer Awareness Month in October, we provide an awareness session on breast cancer, and free mammogram referral letters for females aged 35+



Prostate Cancer Campaign

Taking place in Worldwide Prostate Cancer Awareness month in November, we provide awareness sessions on prostate cancer and offer PSA blood tests

NEW INITIATIVES 2025



Tumor Markers

Taking place on The National Cancer Research Month in May, we provide aid in the detection of almost all types of cancer (colon, liver and pancreas) offering broader screening capabilities compared to mammograms for breast cancer and PSA for prostate cancer.

“Testing CEA, AFP and CA19-9”



Mental Health Awareness

Including recognizing signs of mental health issues, trainings for managers to support team members effectively, and access to counseling services through EAP (Marketing strategy).



Blue Collar Awareness

Workshops on equipment handling and safety protocols along with Emphasis on personal protective equipment (PPE) usage and Information sessions on occupational health risks. (chemical safety and noise exposure)



CLAIMS MANAGEMENT

CASE MANAGEMENT



Cost Reduction

- Detect and Deter FWA directed at MetLife Medical Claims using a rule-based hypothesis automated tool.
- New System Controls.
- Helps in reducing unnecessary expenses incurred due to FWA claims, leading to cost savings that might reach to 0.3-0.5% of total paid claims per year.



Chronic /Monthly Medications Optimization

Audit Review of chronic /monthly medications to safeguard against FWA and prioritize patient care ,ensuring efficient process and improving overall service delivery



Quality and Accuracy

Continuous enhancement to the quality and accuracy of claims processing through the monthly medical claims audit function



Commitment to ethical Practices

CASE MANAGEMENT



Patient Support Programs

- 102 client enrolled
- 43 PSP items
- Over 350 free of charge doses secured
- 36 items with direct discounts



Roving Visits

- Revising the Medical pathways of handling cases with service provider
- Discussing the management protocols with the responsible consultant
- Setting the MOH Guidelines with the provider for admission and managing cases
- Aligning with the Network and PA teams in each step to ensure proper care management of all our inpatient insured.



Cost Reduction

- Proactive detection of any abuse Malpractice or improper management of Admitted cases.
- Coordination with all stake holders to ensure the proper management of any issue to enhance our customer experience.

Doctors on Site

Basic Life Support
Certificate

First Aid
Certificate

Occupational Hazards
Certificate

MetLife has a unique team of DOS with special skills and occupied with high level courses to provide excellent healthcare services to our clients

A photograph of a person in a grey suit sitting at a desk, using a silver laptop. Their hands are on the trackpad. A semi-transparent, ghostly image of another person is overlaid on the left side of the frame. The text "OUR CLIENTS" is written in large, white, sans-serif capital letters across the bottom of the image.

OUR CLIENTS

A FEW OF OUR ESTEEMED PARTNERS

HALLIBURTON



SANDOZ

Deloitte.



Microsoft

Johnson & Johnson



PEPSICO



DELL EMC



Baker Hughes

B.TECH

Nestlé

TATWEER

ORACLE

NOVARTIS



aramex



MARS WRIGLEY



SIEMENS



A photograph showing the hands and forearms of two men in business attire shaking hands over a light-colored table. The man on the left wears a light blue striped shirt and a dark tie. The man on the right wears a dark suit, a white shirt, and an orange patterned tie. A black watch is visible on the right man's wrist.

THANK YOU