

Navigating Life



Together

The Employee Benefits Insurer of Choice Across the
Middle East & Africa



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Strong Regional
& Global
Footprint

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01

**Strong Regional &
Global Footprint**

Exceptional MEA network

659



years heritage in
the region

MENA
markets

Combining local insight and capability with global experience and scale

The global 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.

155

years of global experience

43K

employees worldwide

40+

Countries presence across the globe

638.5B USD

in combined managed assets

#50

In the Fortune 500 list in the year 2020

Financial Strength Ratings for Metropolitan Life Insurance Company

Moody's Investors Service Aa3
Standard & poor's Ratings Services AA-
A.M Best Company, Inc. A+
Fitch Ratings AA-

Providing unique benefits to our clients & partners through our strong presence across the region

- Profound understanding of local legislation
- Local compliant solutions for clients
- Payment flexibility with local currencies
- On ground dedicated client support

Turkey



- Established in 1988
- Group Life & Disability + Group Pensions
- 4 Bank Partners incl. 1 exclusivity agreement

Egypt



- Established in 1997
- 2,100 medical providers
- 417,000+ insured members
- 17 Bank Partners incl. 3 exclusivity agreements

Jordan



- Established in 1958
- 3,905 medical providers
- 138,000 insured members
- 4 Bank Partners

Lebanon

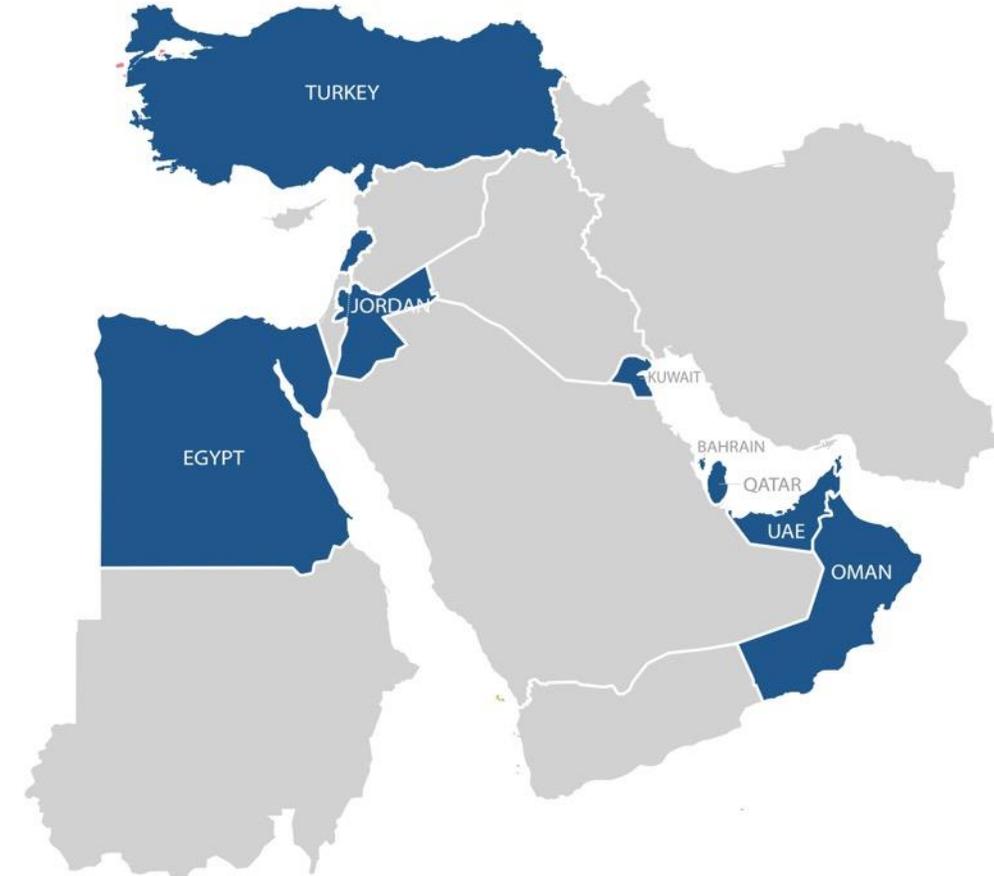


- Established in 1953
- 1,208 medical providers
- 80,000 insured members

Gulf



- Established in 1954
- 2,550+ medical providers
- 326,000 insured members
- 4 preferred bank partnerships and 18 open architecture relationships



Local Expertise with the Highest Standards



24/7

Customer Service Hotline



+3,600

Medical service providers in our network



Leading position in the Group Insurance Market



+650

Key Providers with online approvals system



+1,200

Medical policies in force

25

Operating for +25 years in Egypt



11

Primary Health Physicians in different governorates



+475K

Individuals covered with Medical insurance



+378K

Individuals covered with Life insurance

02

Life Insurance Coverage

Life Insurance Benefits



1

No Pre-existing Condition Exclusions

MetLife covers pre-existing medical conditions in the event of death, except if the insured was not actively working at the start of the policy.



2

Natural Disaster Coverage

MetLife covers death and disability resulting from natural disasters.



3

Coverage for Death Resulting from High-risk Sports

MetLife covers death risks arising from the practice of high-risk sports, excluding cases of disability or death caused by an accident.



4

Coverage for Death Due to Childbirth or Miscarriage Complications

MetLife covers death resulting from childbirth or miscarriage complications, except for disability resulting from these causes.



5

High-value Basic Life Insurance Amount





Life Insurance Benefits



Coverage for Natural or Accidental Death

The company will pay the insurance amount specified in the policy schedule in the event of the insured's death during the policy period due to natural causes.



Coverage for Partial or Permanent Disability (Due to Illness or Accident)

If the insured suffers a bodily injury or illness that results in total and permanent disability, preventing them completely from engaging in any occupation or profession for wage or profit, the company will provide the corresponding benefit.



Life Insurance Benefits



Coverage for Partial and Permanent Disability (Due to Accident or Illness)

If the insured, before reaching the age of 60 and while the insurance is still in effect, suffers a bodily injury or illness resulting in one of the permanent partial disabilities listed in the compensation schedule — caused either by an accident occurring after the insurance start date or by an illness that began at least six months after the coverage commencement — the company will pay a percentage of the insured amount, as specified in the policy schedule.



Double Indemnity in Case of Accidental Death

In the event that the insured sustains a bodily injury, during the coverage period, as a result of external, violent, and accidental causes that lead to death within ninety days from the date of injury — and as a direct and independent consequence of that injury — the company will pay double the insurance amount as indicated in the benefits schedule.



Additional Benefits



Extension of Death Coverage in Case of Total and Permanent Disability

If the insured becomes totally and permanently disabled due to an illness or accident occurring after the effective date of the policy, resulting in the insured being unable to engage in any occupation or profession for wage or profit, the death coverage will remain in effect.



Accelerated Payment Benefit (In Case of Terminal Illness)

This benefit applies if the insured has selected it and the company has approved it before the occurrence of death. In this case, the company will pay a portion of the life insurance amount to the beneficiary while the insured is still alive, provided that during the policy term, the company receives a certified medical report acceptable to the company confirming that the insured's medical condition is terminal and expected to lead to death.



Exclusions

This policy does not cover death resulting from the following:

Suicide

If the insured commits suicide within two years from the policy start date or the latest reinstatement date, the death benefit will not be payable — unless the beneficiary(ies) can prove that the suicide resulted from a sudden illness that deprived the insured of their will at the time of the act.

War Risks

If death occurs directly or indirectly as a result of war, military maneuvers, or exercises while the insured is serving as a member of the armed forces, police, or any military organization; or if the insured, though not a member of such forces or organizations, participated directly or indirectly in war.

The term “war” includes acts of war or quasi-war (whether declared or not), invasion, acts of foreign enemies, rebellion, civil war, insurrection, revolution, riots, acts of violence, conspiracy, usurped power, or martial law.

Nuclear Risks

Death resulting directly or indirectly from radioactive leakage or nuclear exposure.



Exclusions

The following exclusions, in addition to those previously listed, apply in cases where the insurance coverage includes Double Indemnity for Accidental Death, Total Permanent Disability, or Partial Permanent Disability:

1. **Injury resulting from air travel or flight** on any type of aircraft or aerial navigation, except when the insured is traveling as a regular passenger on a scheduled commercial airline operated by a licensed passenger carrier.
2. **Death related to the use of drugs or intoxicants**, unless prescribed for medical necessity.
3. **Engaging in hazardous sports or high-risk activities**, including participation in motorized vehicle racing or speed competitions, horse or camel races, gambling, or land, air, or sea contests. This also includes driving or being aboard any vehicle used in a race, speed test, endurance test, or any vehicle used for dangerous or stunt activities.
Additionally, any hobby involving the following activities is excluded: mountain climbing, skiing, horse racing, caving or spelunking, paragliding, bungee jumping, parachuting, or scuba diving.



Exclusions

The following exclusions, in addition to those previously listed, apply in cases where the insurance coverage includes Double Indemnity for Accidental Death, Total Permanent Disability, or Partial Permanent Disability:

4. **Commission of a deliberate felony or misdemeanor** by the insured.
5. **For females, pregnancy, childbirth, or miscarriage** is not considered a disability and no benefits are payable in this regard.
6. **Self-inflicted injury or attempted suicide** within two years from the start date of the insurance coverage, unless the beneficiary proves that the injury or attempted suicide resulted from an illness that deprived the insured of their will.
7. **Congenital disabilities** and conditions arising from or caused by them.
8. **Total or partial permanent disability resulting from an illness** that is not covered under the policy specifications schedule.



Medical Coverage

MetLife Benefits for Insurance Coverage:

Coverage for **organ transplant surgeries**.

Offering **facilities for insured members** to access all required services from a single point.

Use of **technology to facilitate transactions**: smartphone applications, the Care platform, electronic services, and the Healthcare Information System (HCIS).

Coverage for **companions of children under 18 years** in hospitals.

Home delivery of medications and medical consultations from specialized doctors via smartphone applications.

Coverage for **complications arising from pregnancy and childbirth**.

Provision of **health programs and awareness campaigns**.

Ambulance transfers to and from the hospital (within the country).

Elimination of **paper forms** for the convenience and ease of insured members.

Facilitating insured members to **obtain all required services from one place**.



Medical Insurance Exclusions

Under this policy, the following conditions and injuries are excluded from coverage, in addition to the exclusions stated in the General Terms of the policy ("Risks Excluded from Insurance"):

1. **Self-harm**, whether the insured is sane or not, as well as treatment for **alcohol or drug addiction**.
2. **Deliberate participation in riots or wars**.
3. **Diagnosis or treatment of HIV/AIDS** or AIDS-related complex (ARC).
4. **Preventive treatments and screening tests** for allergies, mental or psychological illnesses, and speech therapy sessions.
5. **Treatment in convalescent or recreational centers**, or hospitalization in quarantine facilities, or home care treatment.
6. **Cosmetic surgeries and treatments**, unless resulting from a bodily injury caused by an accident occurring while this policy is in effect.
7. **Dental treatments in general**, except those covered under the specifications schedule and the insurance coverage clause (Article 3) of this policy.
8. **Eyeglasses and vision correction** using glasses, refractive surgery, or eye tests unrelated to a medical condition, except as covered under the policy specifications schedule.
9. **Hearing aids, general medical examinations, or medical examinations unrelated to an illness or bodily injury caused by an accident**, including testing and fitting of hearing assistance devices.



Medical Insurance Exclusions

Under this policy, the following conditions and injuries are excluded from coverage, in addition to the exclusions stated in the General Terms of the policy ("Risks Excluded from Insurance"):

10. Costs for any medical examinations, treatments, or tests **not accompanied by a medical diagnosis** and not medically necessary.
11. Expenses arising from receiving **unnecessary or non-essential treatments**.
12. Costs for **non-medical services**, including but not limited to registration fees, medical report fees, companion costs (unless covered under the policy specifications), telephone calls, educational lectures, or any expense not directly related to the provision of medical services covered under this policy.
13. Expenses related to the following items:
 - **Medical aids**, including but not limited to inhalers, medical socks and shoes, and blood sugar monitoring devices.
 - Treatments for **anorexia, obesity, anxiety, baldness**.
 - **Contraception, artificial insemination, ovulation induction**.
14. **Simple vitamins** needed to treat certain conditions. Non-covered medications, including antidepressants, cosmetic products, slimming medications, hair strengthening treatments, shampoos, soap, infertility treatments, toothpaste, earplugs, preventive medicine, vaccinations, circumcision, ear piercing for girls, acupuncture.



Medical Insurance Exclusions

Under this policy, the following conditions and injuries are excluded from coverage, in addition to the exclusions stated in the General Terms of the policy ("Risks Excluded from Insurance"):

15. **Allergy testing and desensitization**, except for allergy tests for medications and treatment-related preparations. Any medical condition that existed prior to the policy effective date is excluded. A condition is considered to have arisen after the coverage start date if the insured has not submitted any claims or received treatment for that condition within **90 days** from the coverage start date, unless medical reports indicate otherwise.
16. **Pregnancy, childbirth, miscarriage, and abortion**, except as covered under the policy specifications schedule and Article 9 of this contract.
17. **Abortions performed for elective, psychological, or social reasons**, and any consequences arising from them.
18. **Treatment of infertility and related conditions**, as well as contraception or infertility treatments.
19. **Physical disabilities, congenital defects, hereditary conditions**, and conditions not classified as illnesses, such as flat feet or birth defects.
20. **Replacement surgeries, corrective devices, and medically unnecessary medical aids.**
21. **Costs of acquiring organs imposed by the donor** and any medical or non-medical expenses related to the donor.

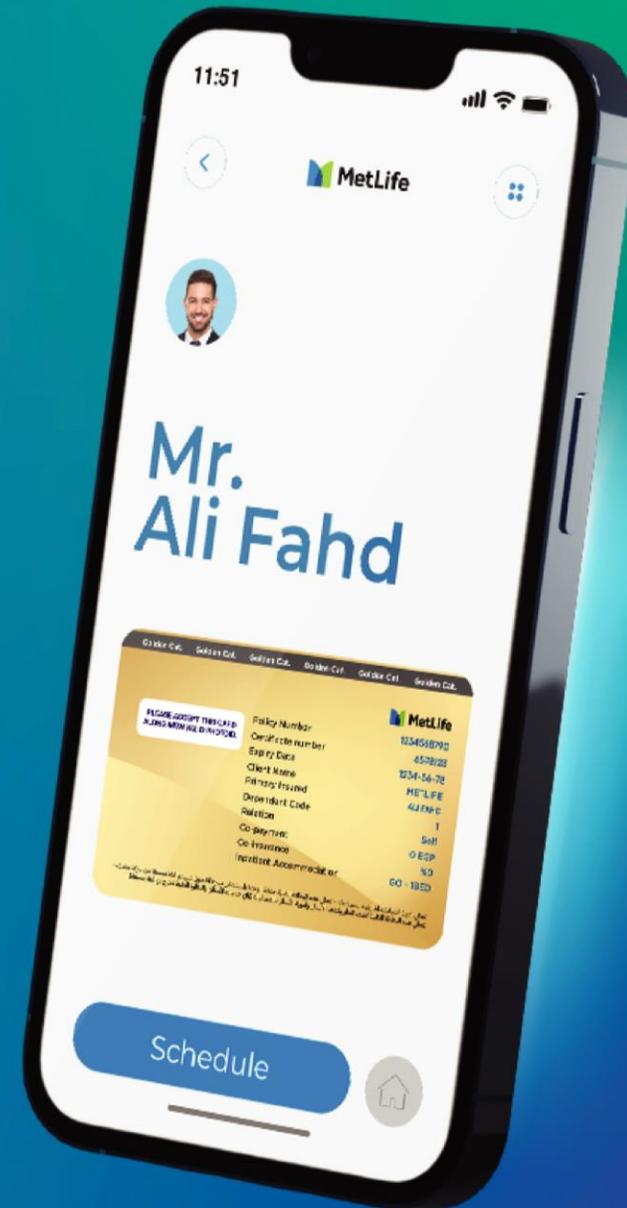
03

**MetLife Medical
Insurance Services**



FORGET PLASTIC CARDS,

*FROM NOW YOUR PHONE
IS YOUR CARD!*



Electronic Medical Insurance Card (eCard)

Embracing the new digital insurance journey is super easy and it starts with downloading the app and getting your eCard!

With just a few simple steps, you can have all your insurance information conveniently stored in one place and save your medical insurance eCard on your phone for easy access to any of the medical providers within our network.

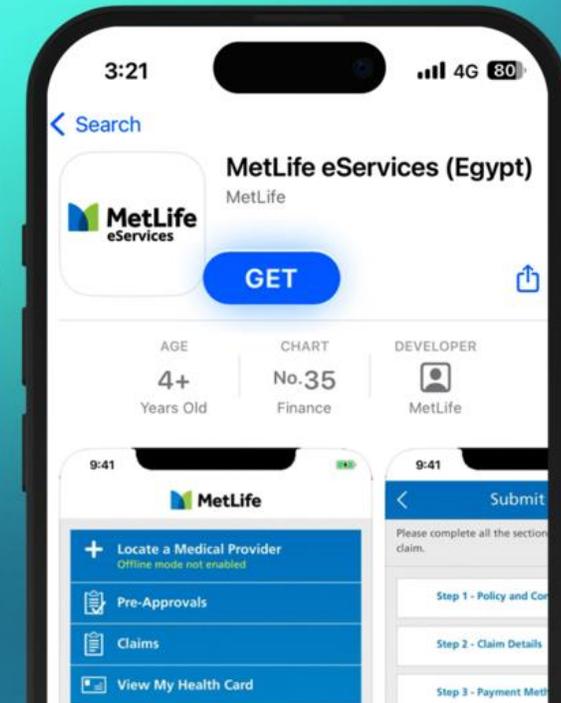


ALL YOU HAVE TO DO IS:

1. Download the MetLife app
2. Sign in (using your temporary password)
3. Enter the required data
4. Click on View My Health Card
5. Choose your/family member's card

And let the journey begin!

Download "MetLife"
application





How to Use MetLife Medical Services:

Emergency cases do not require prior approval if covered under the internal or external network at 100%:

MetLife Clinic Locations:



1. Cairo Medical Center
2. Al Shorouk Hospital, Mohandessin
3. Dar Al Fouad Hospital
4. Al Salam Hospital, Mohandessin
5. Al Salam International Hospital
6. Nile Badrawy Hospital Clinics
7. Andalusia Shalalat Hospital

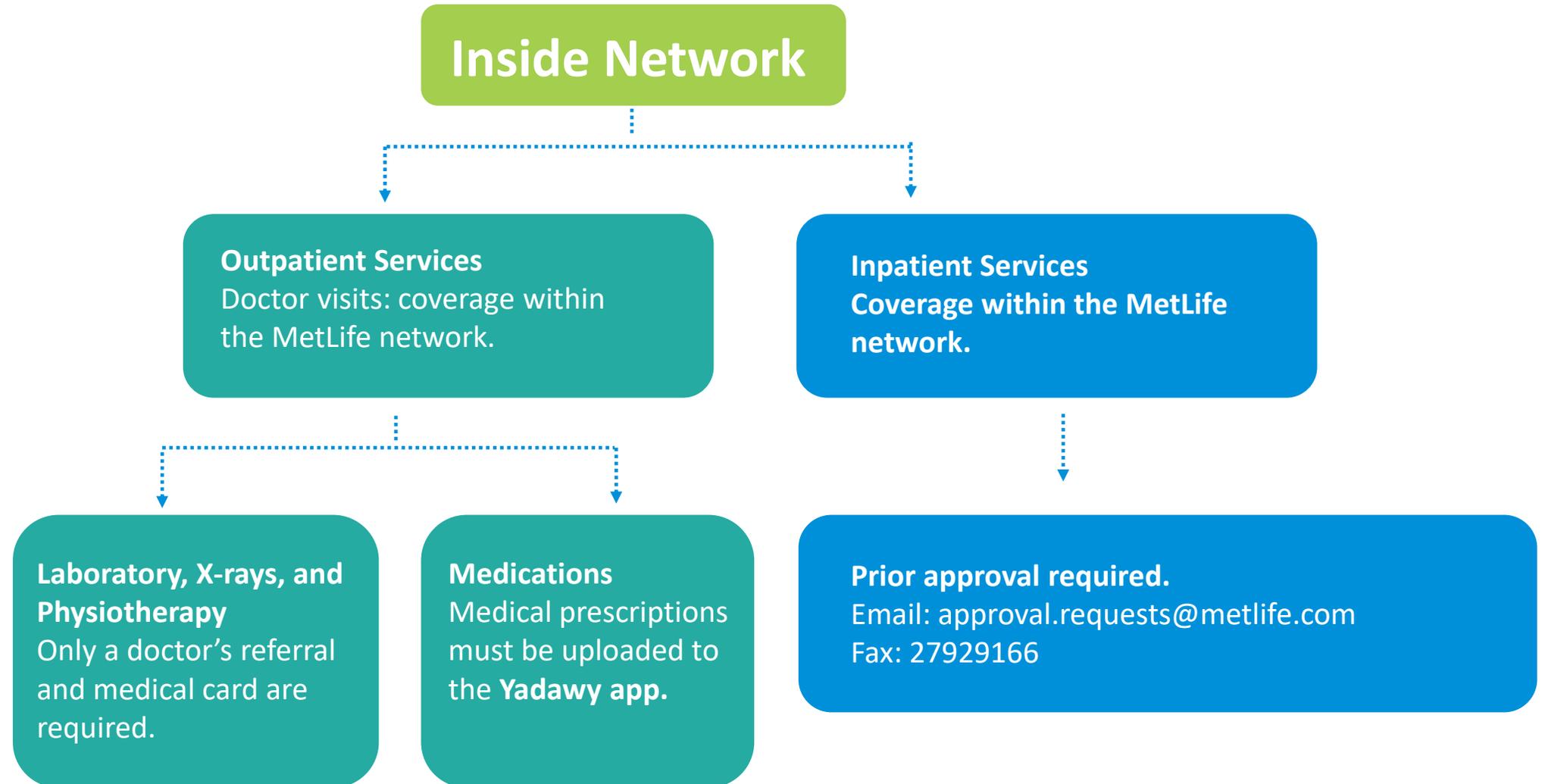
Essential Information to Include in Doctor Referrals:



1. Name of the insured
2. Date of service
3. Diagnosis
4. Official stamp
5. Signature of the doctor or surgeon



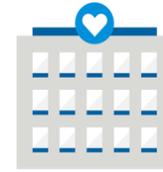
How to Use MetLife Medical Services



*Except as covered under the table of benefits, the Insurance Coverage Clause, and the applicable deductibles.



How to Use MetLife Medical Services



Out of Network

Outpatient Services

Percentage of the reasonable and customary fees outside MetLife network.

To Return to the In-Network Coverage:
Visit MetLife clinics to upload medical prescriptions to the Yadawy app.

Laboratory, X-rays, and Physical Therapy
Medical card and doctor's referral are required.

Inpatient Services

Percentage of the reasonable and customary prices outside MetLife network.

No prior approval required.

*Except as covered under the table of benefits, the Insurance Coverage Clause, and the applicable deductibles.

Your healthcare journey is now **DIGITAL!**

PRIVATE Healthcare Clinic

- 1** Visit your doctor for a medical consultation
- 2** Doctor will prescribe medication on the clinic's digital platforms or regular claim form



In case of digital pathway you will **receive an SMS with detailed prescribed medications**

Proceed to a pharmacy within the MetLife network or **refer to Yodawy app**

3

4

HOSPITAL

Healthcare Clinic

- 1** Visit your doctor for a medical consultation
- 2** Doctor will prescribe medication on the **clinic's digital platforms or regular claim form**
- 3** In case of digital pathway you will **receive an SMS with detailed prescribed medications**



- 4** Proceed to the hospital's pharmacy **for dispensing the medication**
 - A** If you dispensed your full medication, your journey ends here.
 - B** If you dispensed a partial part of your medication, or couldn't find your medication available, You shall receive an SMS with detailed remaining undispensed medications which you can dispense from any contracting pharmacy.



Proceed to any pharmacy for medication dispensing, **or refer to Yodawy app.**

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04

Prior Approvals



Prior Approval Program

Turn Around Time:

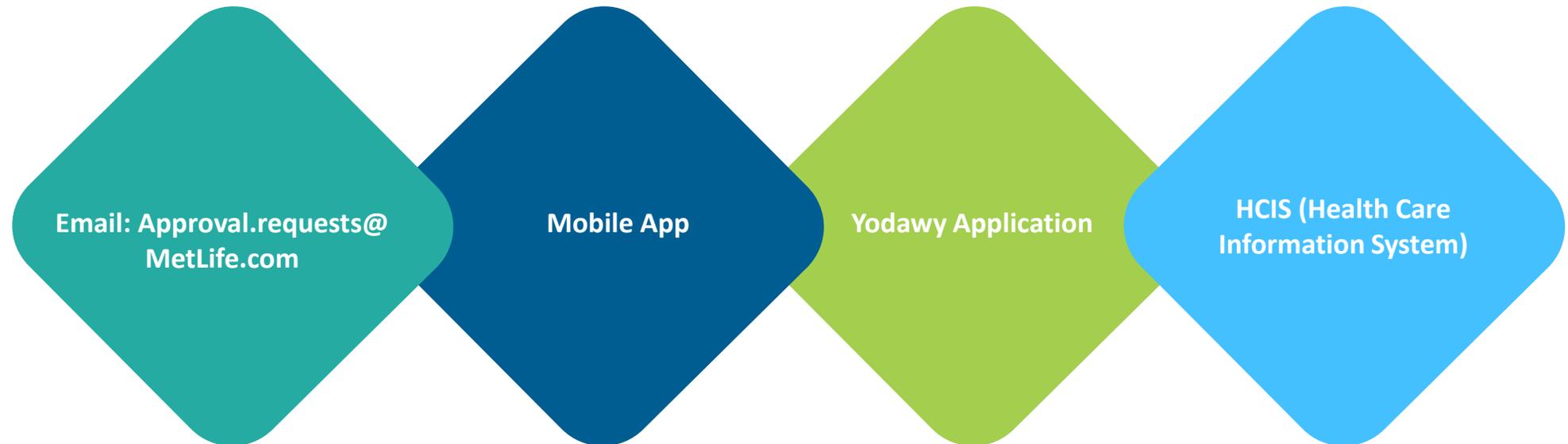
Up to 2 hours through email

Up to 2 hours through mobile application

Up to 2 hours through Yodawy application

Up to 1 hour through HCIS

Contact Methods:





Prior Approval Program

Day Cases / Surgical Procedures

- Endoscopies
- Chemotherapy sessions
- Dialysis
- Radiotherapy sessions
- ESWL (Extracorporeal Shock Wave Lithotripsy)



Additional Benefits

- Dental coverage
- Optical coverage
- Pregnancy and childbirth coverage



Inpatient Services

Excluding Emergencies



Outpatient Services

Medications: over EGP 1,500

Laboratory Tests: tumor markers, viral markers, hormones, advanced rheumatology and immunology tests

Radiology: CT scans, PET scans, nuclear medicine (e.g., bone scan, kidney scan, cardiac scan, mammography, X-ray imaging)

Physical Therapy Sessions

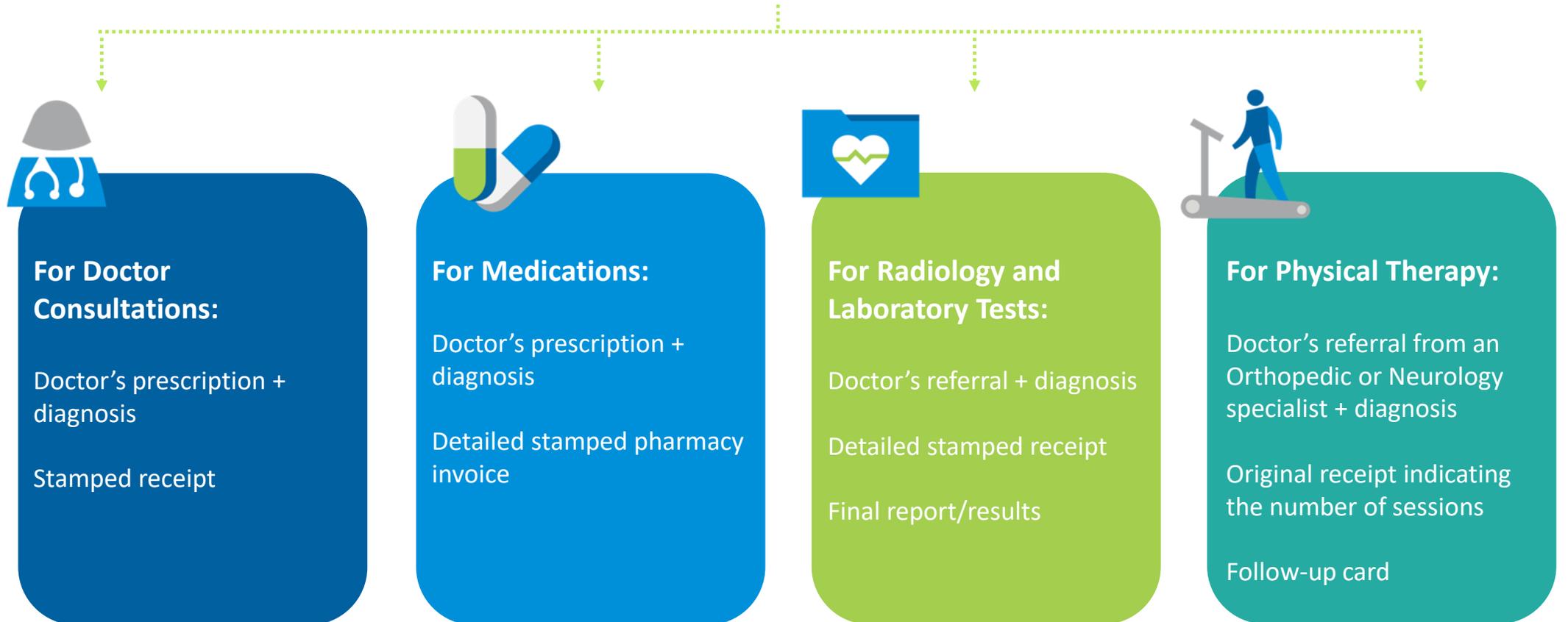
05

Claims



How to Submit a Claim

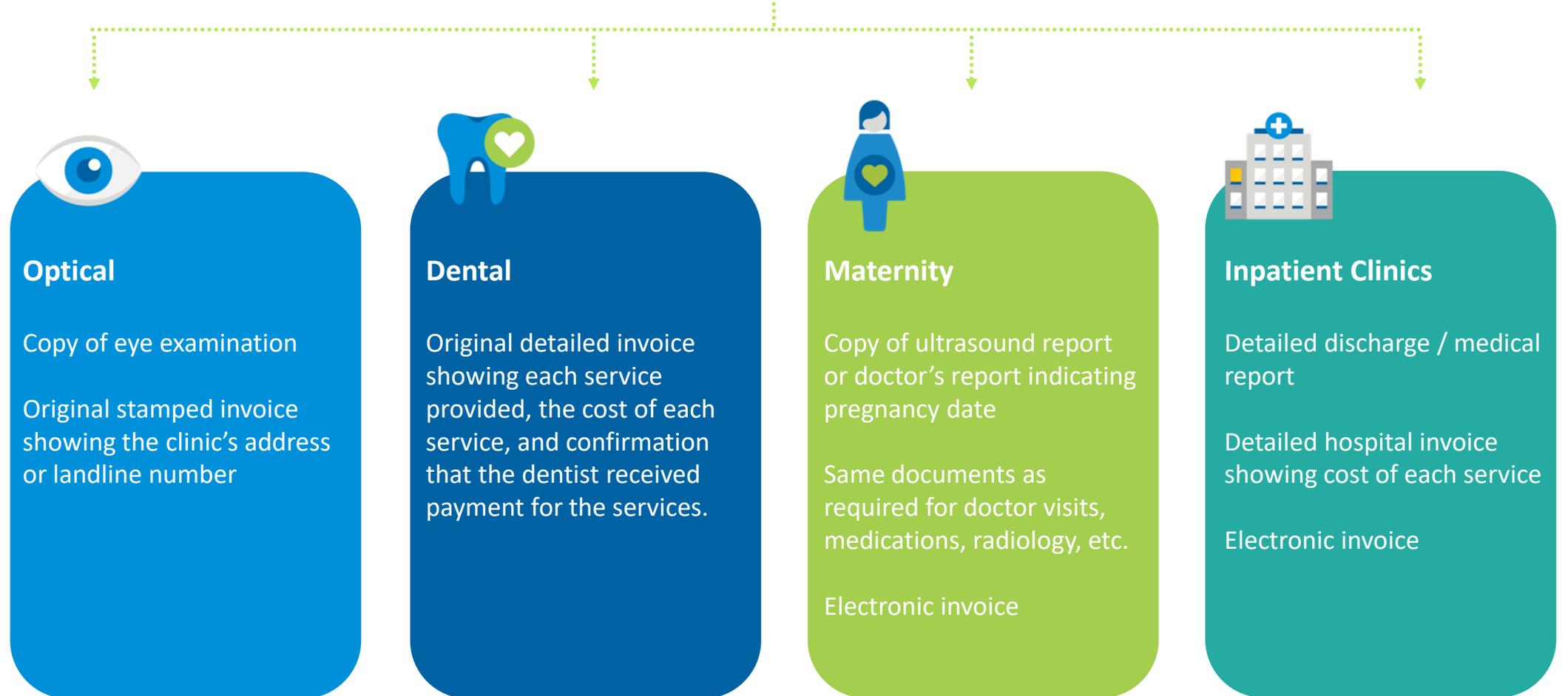
Required Documents





How to Submit a Claim

Required Documents

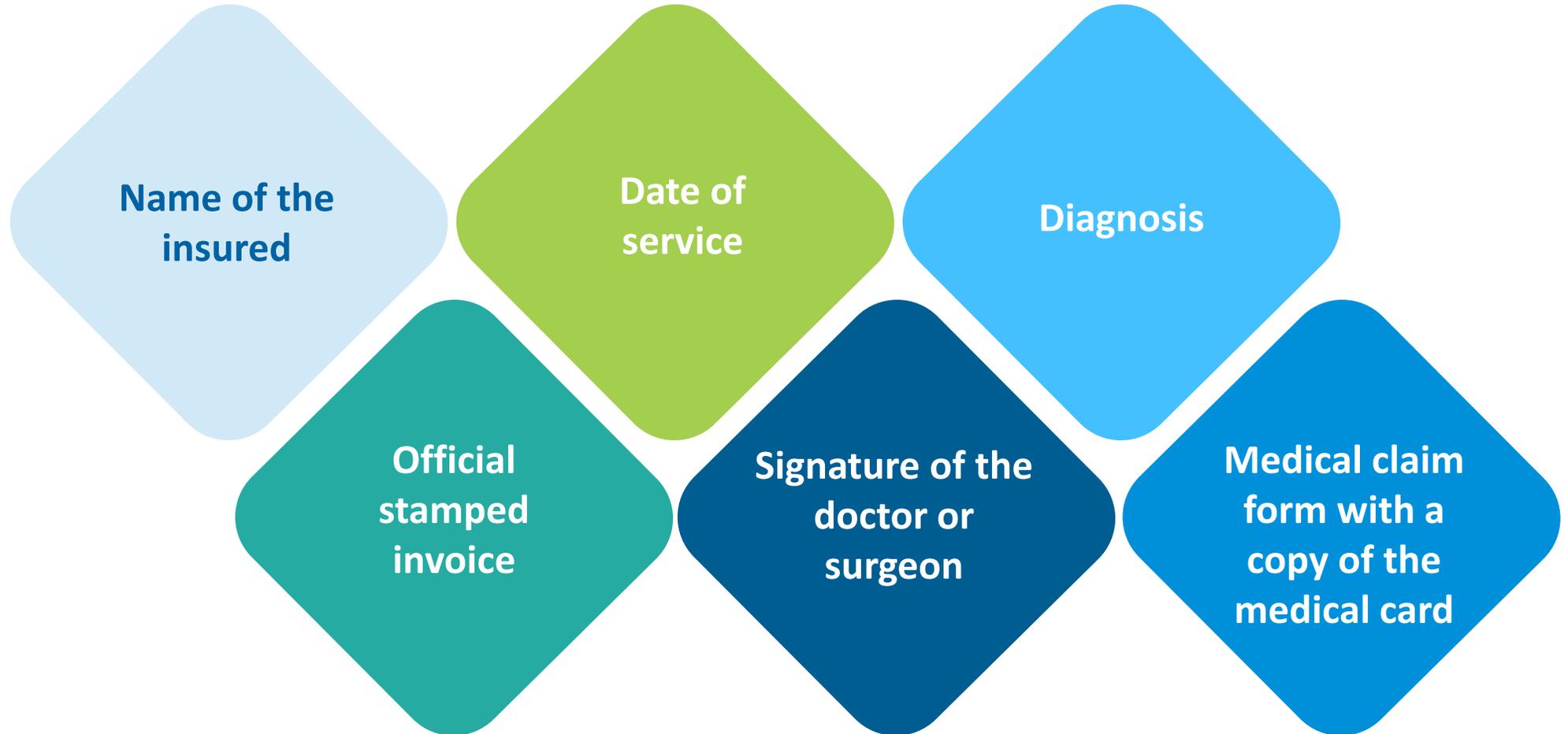


Only electronic invoices will be reimbursed in accordance with the electronic receipt compliance policy.



How to Submit a Claim

Required Documents - Essential Information to Include in Documents:





MetLife / Yodawy Services



MetLife / Yodawy Services

The Yodawy app provides digital services to make insurance services easier and more convenient. A smart, easy, and efficient app.

Policyholders can:

Request medications and have them delivered to their homes.

Receive medical consultations from specialized doctors via phone.

Request monthly medications with home delivery.

Submit paper prescriptions and convert them into **electronic prescriptions** through the Yodawy app, which will handle electronic delivery.

Have on-site doctors use the Yodawy app to dispense cold medications to policyholders and deliver them if necessary.





How to Contact Us

Call the **24/7 hotline**: 19097

Address: 75, Street 90, New Cairo, Cairo, Egypt

General Email: www.Metlife.eg

Medical Approval Email: approval.requests@metlife.com

Thank You