

We at MetLife want you to know we are here for you.

We would like to share our important updates and answer your frequently asked questions on Coronavirus (COVID-19).

## Dear Valued Partners,

Since the World Health Organization (WHO) announced Coronavirus (COVID-19) as a global pandemic, MetLife has been keen to demonstrate our support for our customers and continue servicing our members in a timely manner.

## Information about your Policy

### Medical

We are covering Coronavirus (COVID-19) in line with other medical conditions, according to policy terms and conditions to include the following:

- Diagnostic investigations based on medical necessity.
- Healthcare services for patients diagnosed with COVID-19.
- Hospital admissions following the positive diagnosis of COVID-19.
- Medical care including medications following the diagnosis of COVID-19.
- Preventive diagnostic testing and screening remain excluded and are not covered.

### In Case of Suspected Illness

**Our medical network team is in continuous contact with our medical network providers to remain up to date.**

- If you suspect you may have COVID-19, head directly to the emergency rooms of the contracted medical provider stated below for consultation, and they will provide the proper diagnostic procedures and guidance according to the Ministry of Health protocols.

### Important providers information

- The providers listed below accept suspected COVID-19 cases.
- Admission to the isolation departments in the below hospitals is on a direct billing basis, subject to prior approval from MetLife.
- The Hospital will provide relevant medical reports and valid investigations from their side.
- Admission will be as per a normal medical case according to policy terms and conditions.

Hospital	Address	Phone number
Cleopatra Hospital Group (EL Kateb and Queens Hospitals)	١٧ شارع عبدالله الكاتب - الدقى	02 33353322 & 02 37483739
Assalam International Hospital	كورنيش النيل - المعادى	19885
Dar El Fouad Hospital	الحي المتميز - مدينة ٦ أكتوبر	16370
Dar El Fouad Hospital	تقاطع طريق النصر مع شارع يوسف عباس - مدينة نصر	16370
Al Ghandour Hospital	مجاورة ٢٤ خلف المعهد العالى للتكنولوجيا العاشر من رمضان - الشرقية	015363870 & 015362930
Al Ghandour Hospital	شارع عبد المنعم رياض - بلبيس - الشرقية	055 2853250 & 055 2870444
Viva Al Akkad Hospital	١٢ شارع محمد مصطفى حمام من شارع عباس العقاد - مدينة نصر	02 22610040
Al Gezira Hospital	١ شارع أحمد لطفى السيد - فيصل	02 33926555 & 02 33925111
Dr.Osman Hospital	١٦ شارع ١٠٧ - حدائق المعادى	02 25260168 & 02 25260169
Nasayem Hospital	شارع التسعين الجنوبي بجوار المستشفى الجوى - التجمع الخامس	16522
Saudi German Hospital	٤٧ شارع جوزيف تيتو - النزهة الجديدة	16259
El Kuwaiti Hospital	شارع مسجد عمر بن الخطاب - بنها الجديدة - خلف التامين الصحى - امام مدرسة بنها الثانوية القليوبية	01022211332 & 0133168524
Golf International Hospital (Ain Al hayah Hospital building in New Nozha)	١٦ شارع النصر - النزهة الجديدة - مصر الجديدة	02 26214024 & 02 26214025
Misr International Hospital	١٢ شارع السراية الدقى	02 37608261 (9 lines)
Global Care Hospital	المحور المركزى - بجوار مستشفى الشيخ زايد	02 38512920
Al Arabi Hospital	قرية ابو رقبة - اشمون المنوفية	19444
Alex new Medical Center	طريق ١٤ مايو - سموحة - الاسكندرية	03 4272659 - 53 - 52
Assuit University Hospital	داخل جامعة اسيوط حى غرب اسيوط	088 2414100

## Life and Disability

Our group life policies do not contain exclusions for pandemic events, and therefore death and or disabilities as a result of COVID-19 are covered under the general terms and conditions of the policy.

## General FAQ Updates

### How can I know updates on the network providers accepting COVID-19 cases?

A list of hospitals within MetLife's medical network who accept suspected cases of COVID-19 on a direct billing basis will be updated on a weekly basis and shared with you by email.

### For how long will a contracted network hospital care for a COVID-19 patient?

Private Hospitals within MetLife's medical network that accept suspected cases of COVID-19 are licensed by the Ministry of Health to accept and treat COVID-19 patients and are assisting Ministry of Health hospitals. In case of the requirement for admission, they will admit and start treatment until a transfer is available to one of the Ministry of Health hospitals.

### What do I do if I get in contact with someone who proved to be COVID-19 positive?

If you contact or find out later that you were in contact with a person who is COVID-19 positive, you must follow Ministry of Health guidance and isolate yourself at home immediately, in line with these criteria:

- No symptoms: isolate yourself for 14 days.
- Mild symptoms: refer to a hospital for consultation and, if you are discharged, take any prescribed medication at home. Then complete isolation for 14 days even if symptoms disappear.
- Severe symptoms: Please refer to one of the hospitals that treat Covid-19.

## What is the scope of coverage in case of a highly suspected case of COVID-19?

In case of a highly suspected case of infection, hospital admission, PCR testing and other investigations, and treatment will be covered if medically justified through documentation and medical reports submitted by the hospital to the pre-approval unit at MetLife.

## Does MetLife cover PCR test?

PCR is done on cash and reimbursement basis. A claim decision will be based on medical necessity and completion of documentation including the test receipt, doctor's referral, medical report, required investigations (if any) and test result.

## Are Home Visits and home isolation packages covered?

Home visits and home isolation packages remain excluded as per policy terms and conditions.

## How do I submit a cash claim for treatment of COVID-19?

Submit your cash claim, including medical reports and investigations and prescriptions, as usual through the MetLife claims department. Reasonable and customary prices will be applied up to the annual ceiling of the insured per year.

To refund a pharmacy invoice, a medical report and a doctor's prescription is required. It should be prescribed by a Chest, ENT or Internal medicine consultant. Medication bought without prescription and submitted will be rejected even if a consultant has prescribed it over the phone or email.

## Are prescribed vitamins for COVID-19 treatment covered?

In general, vitamins are not covered as per policy terms and conditions. However, some vitamins are covered in certain medical conditions based on medical justification and the nature of the disease.

## Lately, many hospitals oblige members to do screening tests, eg Chest CT scan, CBC, etc, for diseases other than COVID-19 before admission.

These categories of screenings are not covered as per the policy terms and conditions.

## What is the role of doctors on site (DOS) during COVID-19?

Our doctors on site play an important role in assuring our portfolio clients by giving proper advice, even when remotely by phone. The DOS are not treating physicians, but can guide or write OTC medications related to minor symptoms. MetLife doctors on site are:

The front line for all customer inquiries and the primary filter for dealing with suspected cases.

Give advice on home isolation procedures and medical advice on the results of some screening test that policy members have done on their own.

Assist policy holders to carry out the proper sanitation and precautionary measures.

Direct severe cases to follow correct protocols within MetLife's medical network.

## For additional info:

You can find FAQ on COVID-19 on the WHO website [Here](#) and an illustrative video [Here](#)

You can also access the Ministry of Health chat bot on WhatsApp for guidance at 01553105105