



Employee Benefits



Your trusted partner to help you navigate the changing world.

Table of Contents

A table of contents with five horizontal bars. Each bar is composed of three segments: a large blue segment on the left containing the text, a smaller dark blue segment in the middle, and a light green segment on the right. The bars are arranged in descending order of length from top to bottom.

Introduction
Care Management & Pension Plans
Health & Wellness
Meet Our Team
What's New at MetLife?

The Best Care For Your Employees The Best Value For You

Unique policies,
for unique needs

Unmatched service,
designed just for you

Leveraging data to
optimize costs

Local expertise,
global reach

Our flexible employee benefit plans enable companies to customize across employee groups, ensuring everyone has access to the best care possible. Our innovative Health & Wellness programs supplement customer policies to deliver holistic cover to employees and further protect their wellbeing.

Our service model is designed to build a long-term relationship and create a successful, solid partnership with you. A single point of contact ensures that your business needs are promptly met. Our digital portals give your employees the answers they need, when they need them. Fast, personal, seamless.

We partner with you to collect unique data and uncover insights. This enables us to help you make the right decisions to reduce costs, while optimizing the quality of care you can provide to your people.

We have been partnering with employers in Egypt for more than 23 years. Our unmatched commitment has solidified our understanding of the market and employee expectations, to ensure we deliver effective solutions. This is backed by our unique local expertise and worldwide capabilities.

Our solutions are backed by vast global experience

153

years of global experience

49k

employees worldwide

USD 642.4

billion in combined managed assets

+40

countries across the globe

44#

on the 2019 Fortune 500 list

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-

Our Presence in the Region

● Health ● Life ● Disability ● Accident



Saudi Arabia ● ● ● ●

- TPA – TCS – 1100+ medical providers
- Only Provider with Regional Managed Care
- JV with Arab National Bank



Lebanon ● ● ● ●

- Established in 1953
- TPA – Global Med - 1,208 medical providers
- 20,000 insured members in Health & 60,000 in Life



Turkey ● ● ● ●

- Established in 1988
- Our offering includes Group Life & Disability and Group Pensions
- 4 Bank Partners including 1 Exclusivity agreement with Deniz Bank



Jordan ● ● ● ●

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



Gulf ● ● ● ●

- Established in 1954
- Includes UAE, Bahrain, Oman, Qatar & Kuwait
- 2,550+ medical providers
- 622,229 insured members
- 4 preferred Banca partnerships & 18 open architecture relationships



MetLife in Egypt



Leading position in the Group Insurance Market



Operating for 23 years in the Egypt



+300K

Individuals covered with life insurance



+3,100

Medical service providers in our network



+1,700

Medical policies in force



+550K

Individuals covered with medical insurance



24/7

Customer Service Hotline



+110

Key Providers with online approvals system



20

Primary Health Physicians in different governorates

End-to-End Solutions Backed by a Vast Global Experience

- Committed Teams
- Broad Reach
- Comprehensive Product Offer
- Powerful Technology



Continuous improvement
driven by transactional NPS

End-to-End Solutions Backed by a Vast Global Experience

Committed Teams

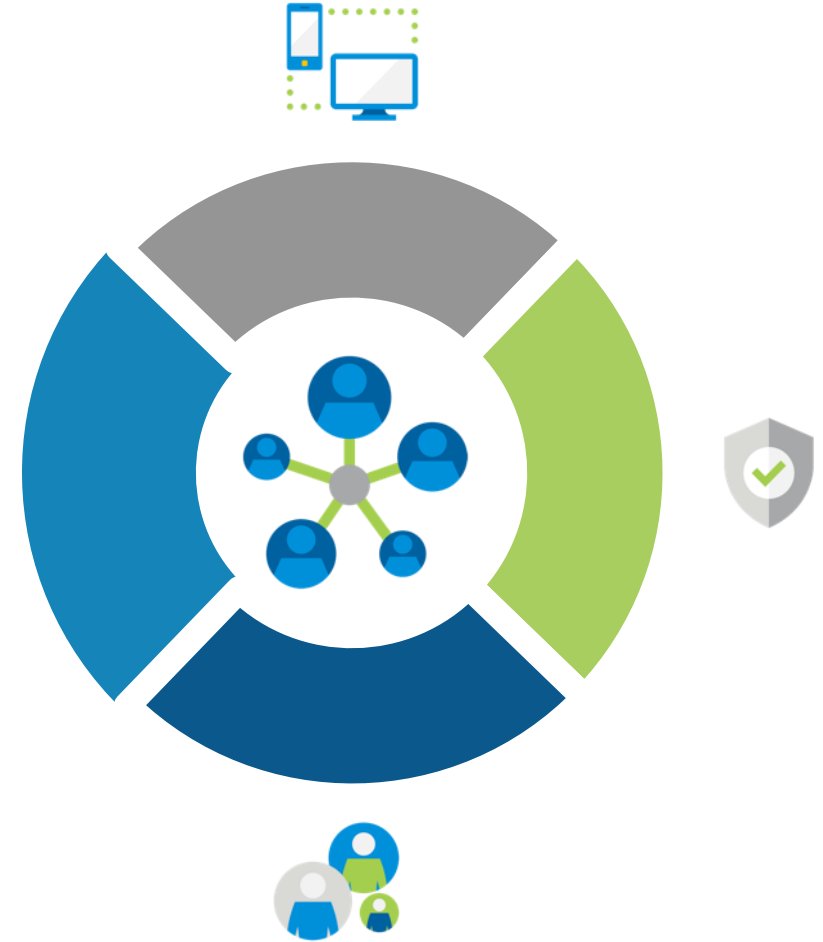
- ✓ Sales
- ✓ Portfolio Management
- ✓ Customer Service
- ✓ Operations
- ✓ Claims



End-to-End Solutions Backed by a Vast Global Experience

Broad Reach

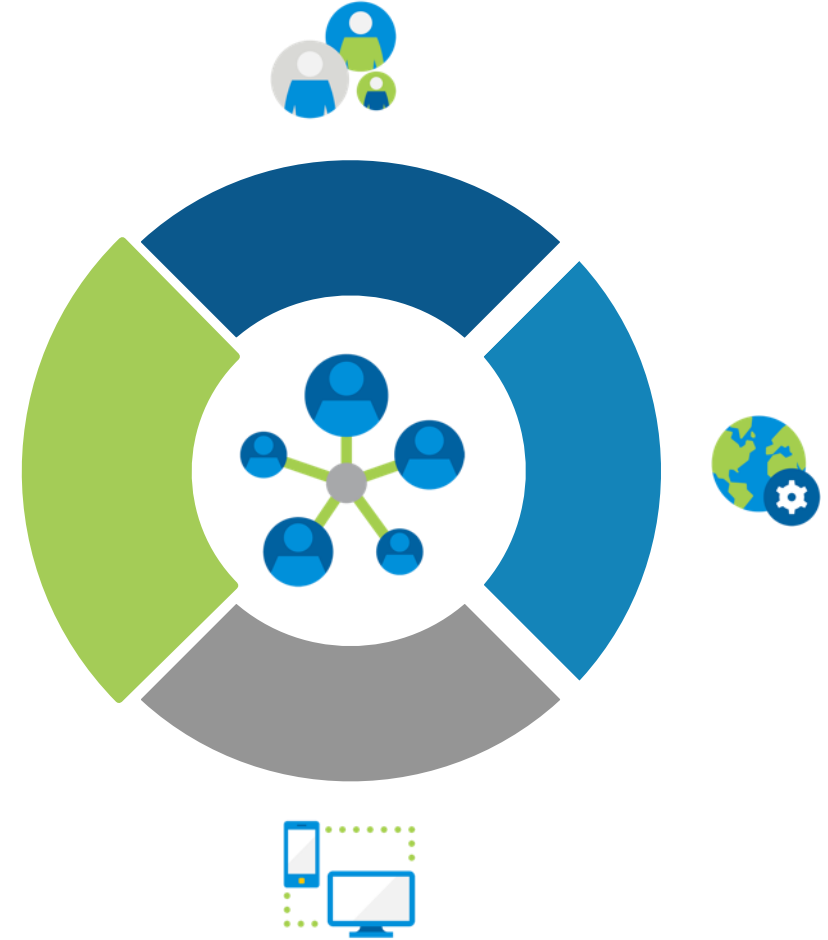
- ✓ Cairo
- ✓ Alex
- ✓ Sharm el Sheikh
- ✓ Port said
- ✓ Marsa Matrouh
- ✓ Suez
- ✓ Ismailia
- ✓ Mansoura
- ✓ Luxor & Aswan
- ✓ Other cities



End-to-End Solutions Backed by a Vast Global Experience

Comprehensive Product Offer

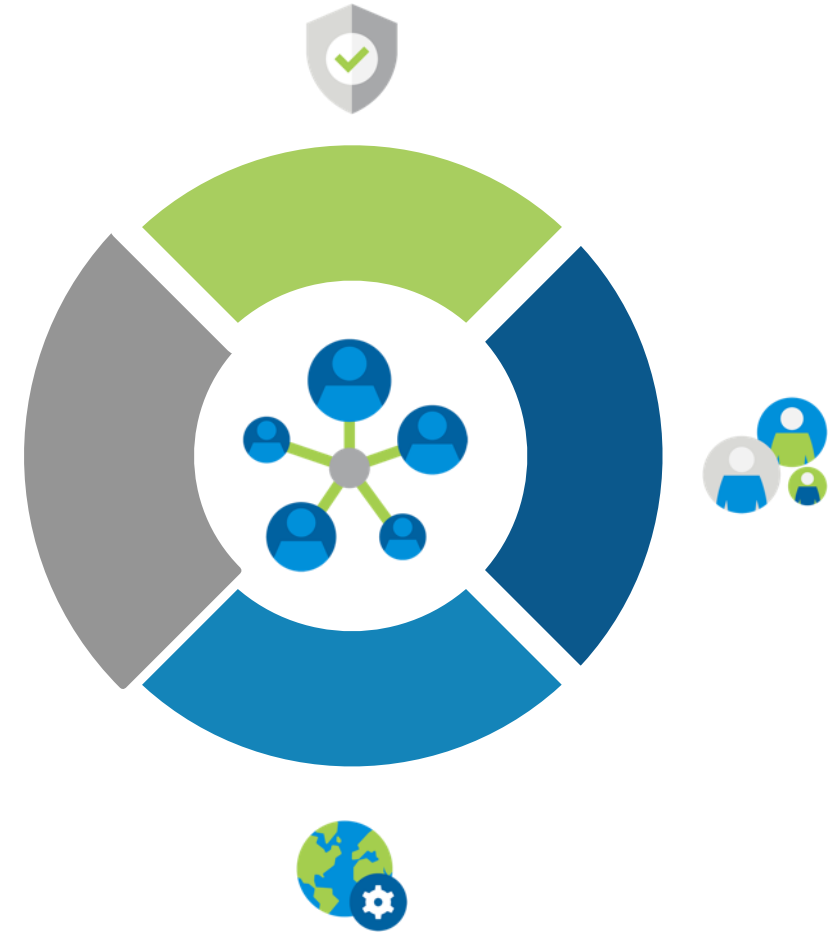
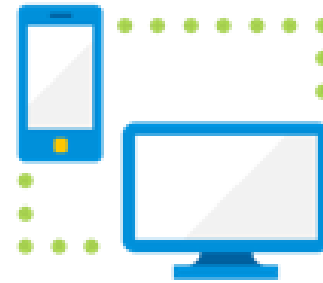
- ✓ Group Life
- ✓ Group Disability
- ✓ Group Accidental
- ✓ Group Medical
- ✓ Group Pension & Savings



End-to-End Solutions Backed by a Vast Global Experience

Powerful Technology

- ✓ E-Claims
- ✓ Mobile Application
- ✓ Service Desk Claim Wire Transfer
- ✓ Medication delivery
- ✓ Tele Consultation



This is why we are driven to and able to deliver:

The best care | *for your employees.*

The best value | *for you.*



Care Management

Cost-effective, Value-based Care Management

Digital Solutions

- Pharmacy management system; E-Claims
- Mobile application
- Tele-consultation and medicine delivery

360 degree Healthcare management

- Supported by an extensive network of medical providers with Access to over 3,100 medical providers across Egypt.
- Direct billing facility across Egypt.

Strong Constant Containment Capabilities

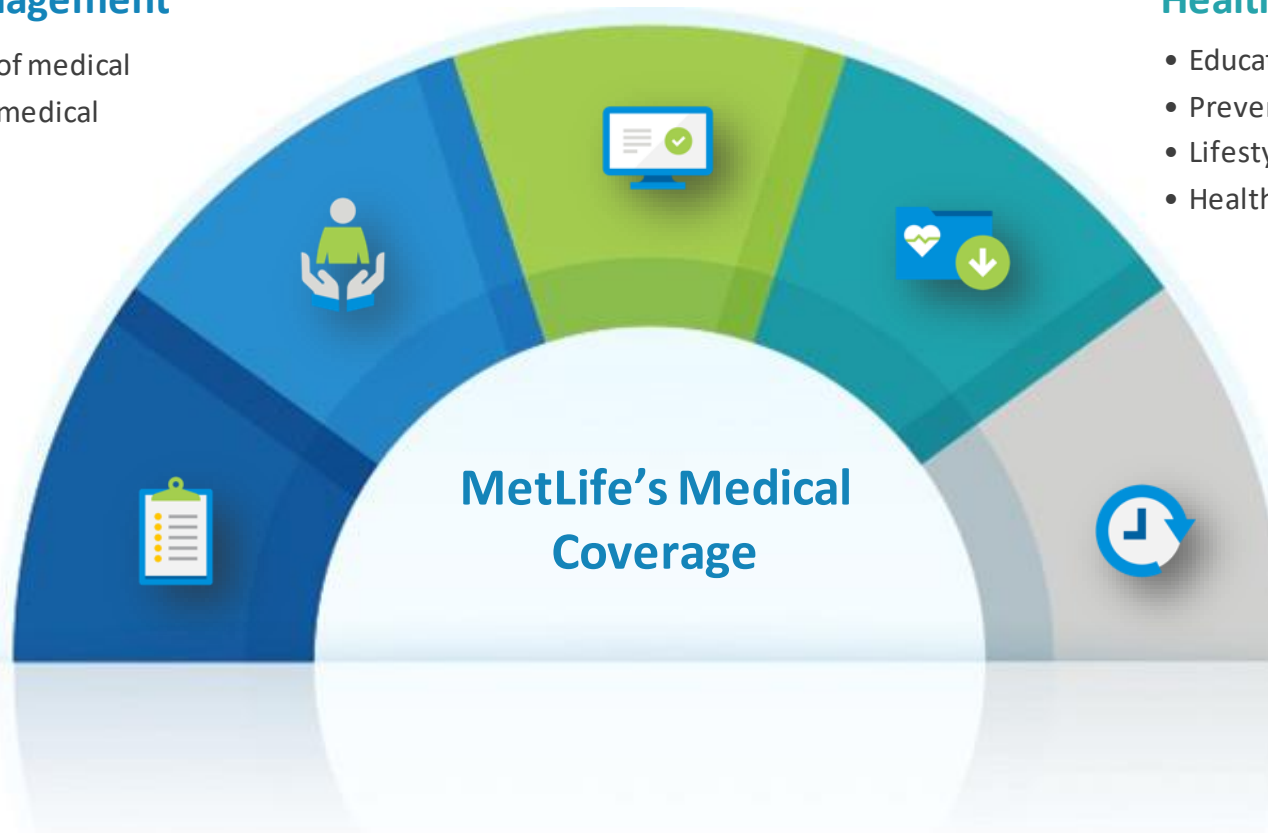
- Access to a comprehensive list of medical providers at competitive discounts
- Policy performance analysis.

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. option to measure customer satisfaction.
- 24/7 Prior approvals.



Going the Extra Mile with Life Insurance Benefits



No Preexisting
Conditions Exclusions



Passive War Risk



Competitive Free
Sum Assured



24/7 Coverage



Accelerated Benefits



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



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



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



In case of a Permanent Total Disability, the company will **pay full coverage amount**, based on TOB, after excluding any amounts have been paid on a Permanent Partial Disability.



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

Corporate Pension Capabilities

Largest Corporate Pension Fund

- Total Pension assets under Management **4 Billion as of End of 2020**
- **150** Corporate accounts (Local & Multinational)
- **Total insured : 84K**

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.

A man with a beard, wearing a white t-shirt and blue jeans, is lifting a young boy in the air. The boy is wearing a blue and white plaid shirt over a white t-shirt and blue shorts. They are in a bright, modern living room with a white sofa, a wooden coffee table, and a large wicker chair. The background features a window with white curtains and a shelf with framed pictures and a giraffe figurine.

Health & Wellness

Holistic Approach to Health & Wellbeing



Prevention & Screening

Mammograms
Know your numbers
Healthy heart
Vision Checks



Education

Seminars
Webinars
Email Campaigns
Events



Lifestyle Behavior Change

Programs supporting long-term changes in health behavior



Health Support Programs

Chronic condition Management programs



Fraud, Waste & Abuse

Fraud, Waste and Abuse Detection

FWA tool is an automated tool that flags suspicious claims according to pre-built scenarios

FWA Capabilities

- FWA tool is designed to capture suspicious claims either on insured, provider, or client level.
- It also captures trends that may be alarming, either in providers or clients behaviors.
- Once a suspicious case is detected, it's communicated to the network, portfolio & sales teams so we can all start working to stop the behavior.

Common Scenarios

- Several members from the same policy, going to the same pharmacy ,in the same date & for same medications could be fraudulent.
- Member & all his dependents taking same medications at the same time might be suspicious.
- Member having more than 3 different conditions in the same month ,with more than 4 pharmacy claims could be fraudulent.



Meet the Team

Meet the Corporate Specialists



Maged Hamdy

Corporate Solution Director



Ahmed Nabil

MNC & Broker Business
Sales Manager



Hossam Galal

Head Of Sales



Nader Nakhla

Employee Benefit
UND Manager



Islam Anwar

Head of
Portfolio Management



Rodeina El Karany

Health & Wellness Lead



Essmat Magdy

Group Pension Sales Lead

Our Manifesto:

*We are a **dedicated team** that supports and manages all the **Corporate Accounts**. We pride ourselves on going **above and beyond** our clients' needs to surpass their requirements and expectations. We provide a **managed care solution** with **a seamless customer journey**. Our strength lies in our **local expertise**, backed by decades of **global support**, delivering the best value for our clients and partners and the absolute best care for our **ensured members**.*

Corporate Specialists' Promise

Local Expertise Global Support

Our flexible employee benefit plans enable companies to customize across employee groups, ensuring everyone has access to the best care possible. Our innovative Health & Wellness programs supplement customer policies to deliver holistic cover to employees and further protect their wellbeing.

The Best Care for Our Members

Our service model is designed to build a long-term relationship and create a successful, solid partnership with you. A single point of contact ensures that your business needs are promptly met. Our digital portals give your employees the answers they need, when they need them. Fast, personal, seamless.

The Best Value for our Clients & Partners

We partner with you to collect unique data and uncover insights. This enables us to help you make the right decisions to reduce costs, while optimizing the quality of care you can provide to your people.

An Unmatched Seamless Journey

We have been partnering with employers in Egypt for more than 23 years. Our unmatched commitment has solidified our understanding of the market and employee expectations, to ensure we deliver effective solutions. This is backed by our unique local expertise and worldwide capabilities.

Local Expertise & Global Support

Leading position in the Group Insurance Market in Egypt

- 153 of Global leadership
- 23 years of substantial experience in Egypt
- We're one of the largest MAXIS GBN frontier worldwide:
- We continuously manage complex stakeholder matrix and programs

The Best Care for Our Insured Members

An End-to-End Care Management Solution

- **Disease management** helping insured members manage their personal health and lifestyles to improve their quality of life and create a more productive workforce.
- **Health & Wellness** library providing toolkits for health campaigns for employees.
- **Case management** supported by wellness programs that help us to improve the quality of our solutions and control costs.

The Best Value for Customers & Partners

- **Comprehensive contract and pricing** review to align the benefits with the client's plan and global programs.
- **Ongoing conversation and checkpoints** through meetings, roadshows and status reports.
- **Financial flexibility** with the possibility to extend the payment date whilst continuing services.
- **Renewal refresh sessions** to review the client's plan and align on any changes.
- **Ongoing thought leadership & industry** content to keep the client updated with relevant news & offerings.

An Unmatched Seamless Journey



- **Online orientation materials** that provide a breakdown of our solutions and programs.
- **Flexibility & understanding** of clients' needs, from grandfathered benefits for new clients, to ongoing solutions for renewals.
- **Advanced data analytics reports** that give deep insight on policy performance, this helps to control costs and managing the program.
- **Employee Benefit digital hub** that provides a library of content for partners and employees.

Some of our Esteemed Partners



التجاري وفا بنك
Attijariwafa bank



Schlumberger



amazon

Microsoft

Johnson & Johnson



TOTAL



مصرف أبوظبي الإسلامي
ADIB



DELL EMC



Unilever

Baker Hughes

HASSAN ALLAM
CONSTRUCTION

ORACLE

NOVARTIS



ORASCOM
CONSTRUCTION

HSBC

BRITISH
COUNCIL



ELSEWEDY
ELECTRIC



aramex



What's New?

What's New at MetLife

Yodawy Partnership

- Tele. Consultation
- Medication delivery
- E- Prescriptions
- DOS enhanced services

Formless Network

- Easier access to network
- Cashless environment

Soft-Copy Cash Claim Submission

New Approval Process

- Less approval requirements.
- Faster response.

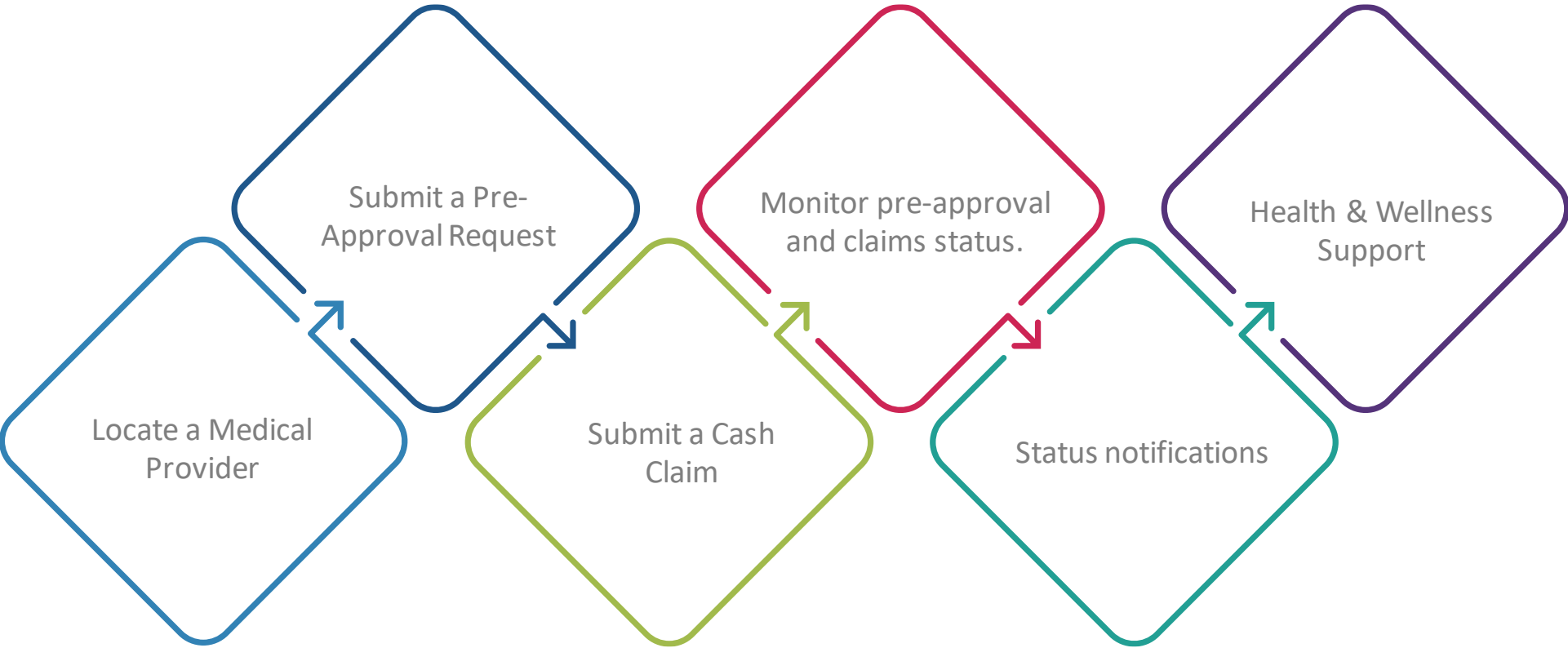
Health & Wellness Support

- New programs
- Seminars
- Educational Material

MetLife App: Instant access on the go

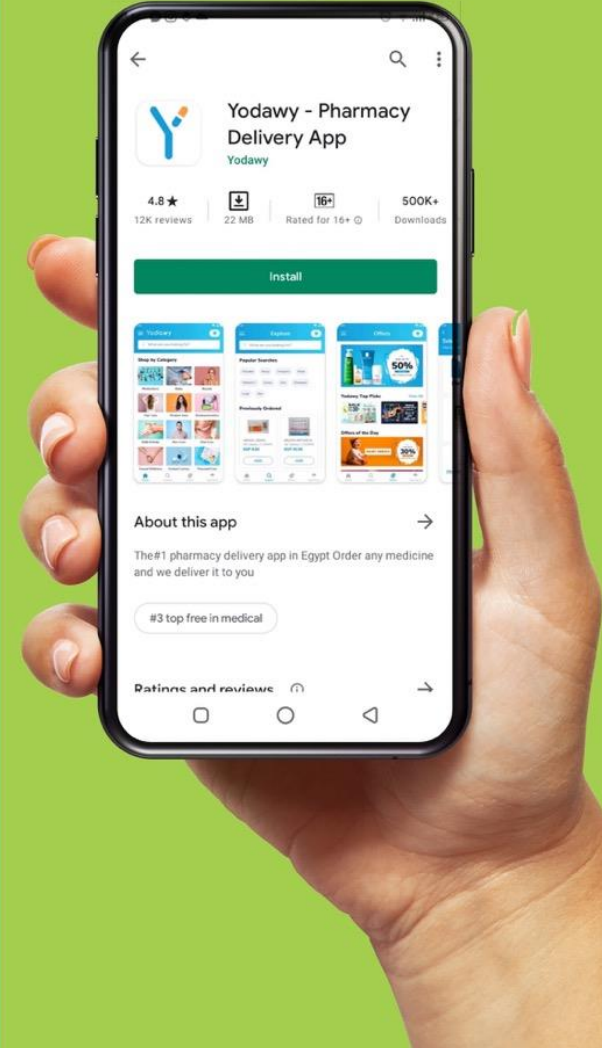
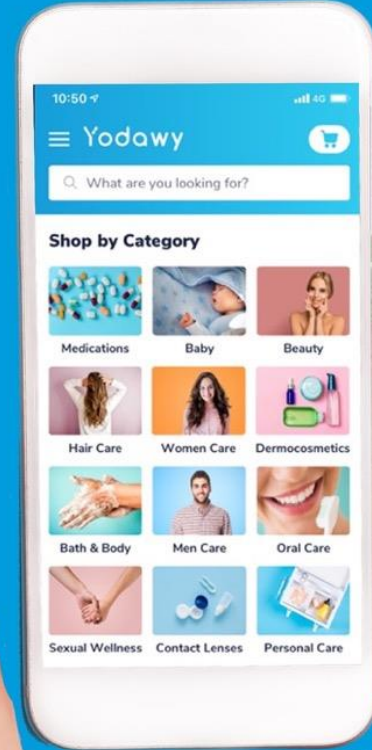


MetLife App Benefits

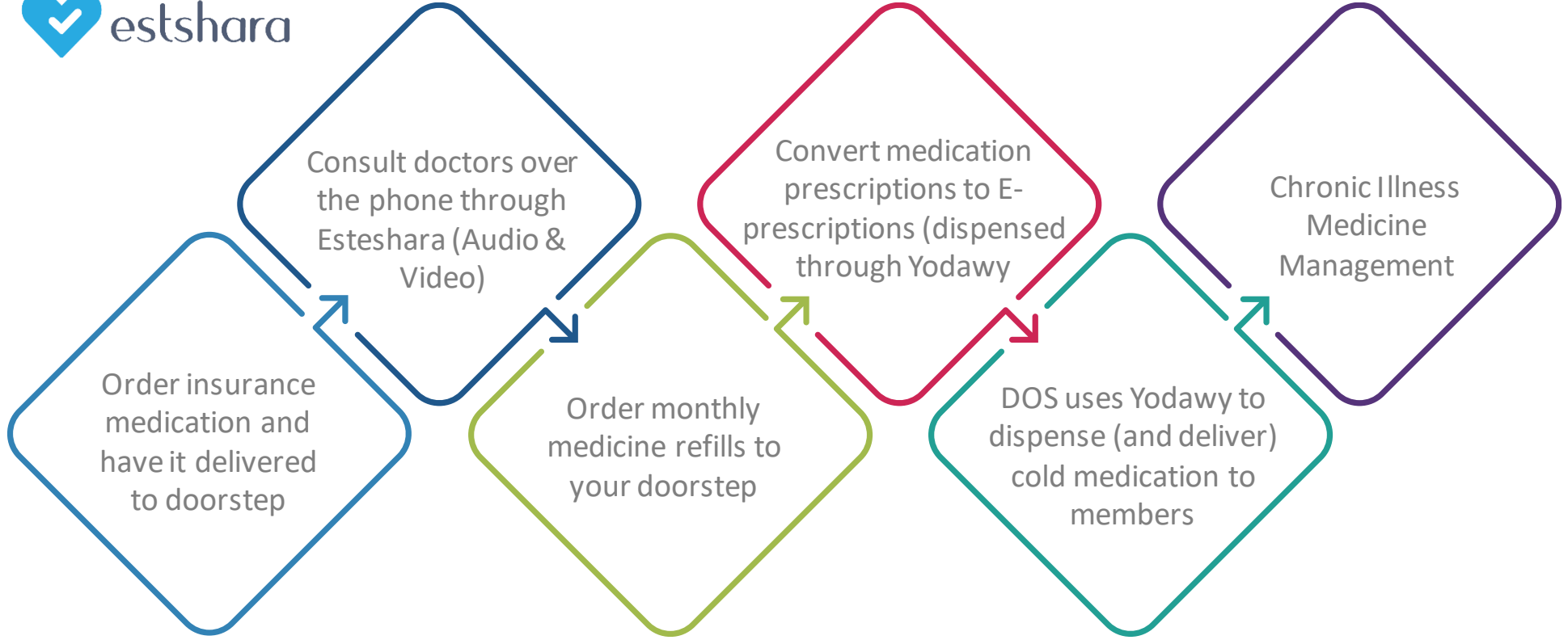
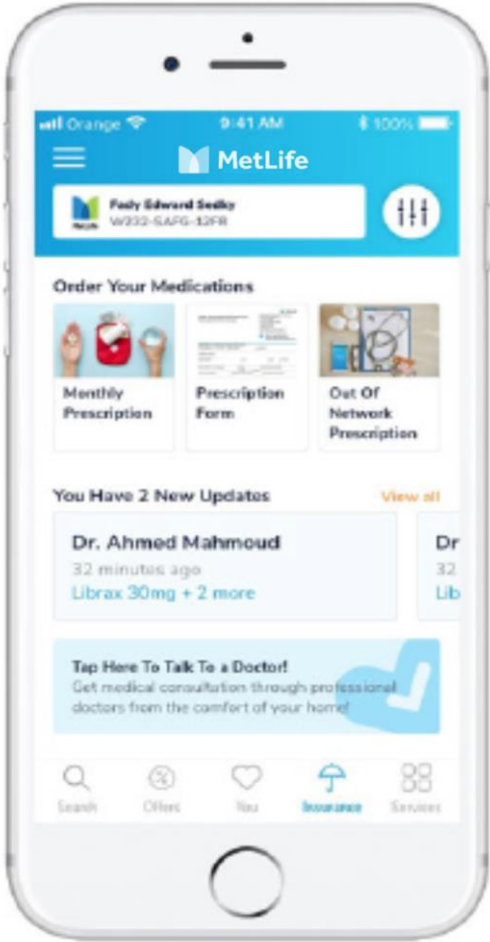


Yodawy & Esteshara Partnership:

A brilliant, easy, and efficient application that provides digital services, to enable having a smoother and easier medical insurance experience.



Yodawy & Esteshara Benefits



The background features a central intersection of two large, curved, overlapping shapes. The shape on the left is a vibrant blue, while the shape on the right is a light, lime green. The intersection creates a darker blue area in the center. The overall composition is clean and modern.

Thank you