

# Health Cover Abroad



## Product Description

### Why Health Cover Abroad?

- Health Cover Abroad is a comprehensive critical illness benefit that can support you through your entire critical illness treatment from diagnosis to recovery.
- Worldwide Coverage (except the Gulf Region).  
Gulf Region includes Bahrain, Kuwait, Oman, Qatar and the United Arab Emirates (UAE).

### Age Eligibility

- Adults : 19 to 64 years
- Children : 6 months to 18 years

### Currency

- US Dollars
- British Pounds (GBP)
- Euro

### Coverage Amounts

Benefit	Coverage Amount
Covered Diseases	USD 1,000,000 per year USD 2,000,000 for lifetime

## Policy Benefits

- Provides specialized treatment along with the right to request a Second Medical Opinion. All the benefits listed below form part of the above mentioned coverage amounts.
- Medical Treatment:
  - Hospitalization costs and services, including surgery;
  - Doctor's visits or consultations;

- Analysis and medical tests; Transfusions;
- Medicines upto 30 days after completing out of country treatment;
- Transfers or air ambulance, if medically necessary;
- Treatment of the live donor;
- Follow up care for 180 days after the completion of the treatment abroad phase;
- Travel: Transportation of Insured, companion and donor from home to airport/train station, hotel and hospital;
- Accommodation: Accommodation provided in the country of treatment for the Insured / companion and donor, in 3-4 star hotels;
- Daily Hospitalization Indemnity: USD 100 per day for a maximum of 60 days for hospitalization outside the Gulf region.
- Medication In-country Benefit: USD 50,000 lifetime which covers the reimbursement of medication expenses in the country of residence in the Gulf Region, as continuation of treatment abroad with a duration of more than 3 nights of hospitalization;
- Repatriation: Repatriation costs for the Insured and donor in the event of death abroad while receiving treatment arranged by this policy;

### Covered Diseases

Cancer	Coronary Artery By-pass Surgery
Heart Valve Surgery	Benign Brain Tumor
Live-Donor Organ Transplant	Bone Marrow Transplant

## Waiting Period

90 days waiting period applicable to new and reinstated policies for Covered Diseases.

## Premium

Insured	Age	Premium (USD)
Children	6 months – 18 years	250
	19 – 24 years (renewals only)	1,000
Adults	19 – 64 years	1,000
	65 – 85 years (renewals only)	1,507

MetLife will charge VAT on all UAE policies which are subject to value added tax ("VAT") in accordance with the provisions of UAE Federal Law No. (8) of 2017 on VAT.

## Premium Payment Modes

- Annual
- Monthly

## Modal Loads

Monthly : Annual / 12

## Cancellation

Non - cancellable

## Renewability & Expiry

### Adults

- Renewable up to age 85;
- **Expiration:** at policy anniversary immediately following the 85th birthday;
- Premium increases at the age of 65 years and remains same till age 85.

### Children

- Renewable up to age 18 or upto age 24, provided full time students / dependent on parents for support & care ;
- **Expiration:** at policy anniversary immediately following the 24th birthday.

Policy renewal is guaranteed without medical examination.

## Reinstatement

- Available within 90 days from premium due date subject to receipt of premium (based on attained age) along with satisfactory long health form.
- New waiting period of 90 days will be applicable from the reinstatement date for Covered Diseases.

## Exclusions

- Suicide, war, terrorist acts, pre-existing conditions, (conditions reported, diagnosed, treated or which showed related medically documented symptoms or findings (signs) within 10 years prior to the Coverage Commencement Date).
- Please refer the policy document for more details.
- If Insured resides in any of the sanctioned countries\*

\*Sanctioned countries as of March 2019: Crimea region, Cuba, Iran, North Korea, Sudan and Syria (subject to changes).

## Grace Period

A Grace Period of thirty-one (31) days shall be allowed for the payment of premiums, during which period the policy will remain in force. If loss occurs during this 31 day grace period, the outstanding premium shall be deducted in settlement of this policy.

## Claims Procedure:

- Contact the Company (Tel. +971 4 415 4555) as soon as possible to notify a potential claim.
- The Insured will be informed of the steps required to provide the Company with all the relevant diagnostic tests and medical documents necessary to evaluate the validity of the claim.
- Should the Insured request the Second Medical Opinion service, this service will need to be completed prior to confirmation of cover of the claim under this policy.
- Upon receipt of all the relevant diagnostic tests and medical history as requested by the Company, the Insured will be notified if the claim is covered under this policy.
- In the event that the Insured wishes to consider Treatment Abroad, the Insured will be provided with a list of recommended Hospitals. Upon receipt of the Insured's confirmation of his/her decision to receive treatment abroad at a Hospital selected from the list of recommended Hospitals for treatment, the Company will arrange through the Medical Concierge service the necessary logistical and medical arrangements for the correct admission of the Insured and a Preliminary Medical Certificate will be issued valid only for that Hospital with a validity of three months. As long as the terms of the Preliminary Medical Certificate are met, the Company, under the Benefits of this Policy, will directly assume the covered medical expenses and the necessary travel and accommodation arrangements subject to the limitations, Exclusions and conditions detailed in this Policy.
- The Treatment Abroad stage will end on the confirmation by the Company that no further Medically Necessary treatment is prescribed by the international Doctor(s).
- Following the completion of the Treatment Abroad stage, the Company will arrange for the final return of the Insured and companion(s) to the country of residence in the Gulf Region, and will present the Insured with the guidelines to benefit from the covered medical expenses after returning from Treatment Abroad. These guidelines will be based on the recommendations from the international Doctor(s).  
Upon arrival of the Insured to the Gulf Region, the Insured will be entitled to:
  - be refunded for the Medication expenses; and
  - request the Company to arrange for Follow-up Care during the following 180 days.

Claims must be sent to:

Claims Department - MetLife

P.O. Box 371916, Dubai, UAE

Tel. +971 4 415 4555

Fax. +971 4 415 4445

E-mail: lifeclaims@metlife.ae

**The above are the key features of the product. Please refer to policy contract for further clarifications; in case of discrepancy between the conditions mentioned above and the policy itself, the latter shall supersede.**

## Frequently Asked Questions (FAQ's)

### 1. I have medical coverage from my employer. Why do I need Health Cover Abroad?

People in the Gulf region rely on group medical insurance provided by their employers. While group medical insurance offers basic coverage for medical reimbursement, Health Cover Abroad is a cost - effective medical solution that grants you access to the very best overseas medical experts should a health hazard strike.

At affordable premiums, Health Cover Abroad gives you more choices and access to world - class medical advice and treatment.

It covers:

- Treatment by top - rated medical experts and medical costs;
- Travel arrangements for you and a companion;
- Overseas accommodation for you and a companion;

All arrangements will be taken care of for you.

### 2. Do I need to follow the MetLife recommendation for overseas treatment?

No. MetLife is providing you with this information so that you can bring it to yourself/ treating physician and work with him or her to make informed decisions regarding your diagnosis and/or treatment plan.

### 3. Do I still need Health Cover Abroad if I have a Critical Illness Protection Plan?

Health Cover Abroad and Critical Illness plan play different but complementary roles in your health protection.

Critical Illness plan provides a lumpsum for an Insured person who is diagnosed with a covered critical illness, such as cancer. Some patients may have to give up their jobs to concentrate on treatment and recovery. The lump sum of critical illness insurance is intended to support long-term care expenses and current household expenses for patients undergoing medical treatment.

In the face of a major health hazard, treatment by best - in - class overseas medical specialists can sometimes be the only solution when cutting-edge technologies and expertise are not available locally.

Hence, Health Cover Abroad is your total solution for these issues.

**metlife.ae**

---

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

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, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit [www.metlife-gulf.com](http://www.metlife-gulf.com).



**MetLife | UAE**  
© 2019 METLIFE, INC.