



MetLife Employee Benefits Partnering for Progress

Presentation to XXXXX
XXXXXXXXXX

Today's Conversation

The Ask

The key question we aim to answer is: how we can provide you **with the best solution** and **service** for your employees with a focus on:



Seamless Employee Journey



Policy Administration



Regional Support

Objectives for today



Highlight our global-regional-local capability.



Present our approach to a quality managed healthcare solution.



Share the employee customer journey and digital tools.

Our Value Proposition:

Providing a managed care solution with a seamless customer journey and global-local support

Our Global- Regional-Local Partnership



Global Experience

MetLife is headquartered in New York City and maintains a strong base of operations in the United States. We are growing rapidly in emerging markets and offer regionally-tailored products and services to new and existing customers around the world.



150 years of operation



~49,000 employees



43rd on 2017 Fortune 500 list



Claims payment made over **70+ countries** to Gulf Policy holders and members



\$584.2 billion in combined managed assets

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-



Regional Presence with Local Expertise

Turkey



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

Lebanon



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

Saudi Arabia



- TPA – TCS – 1100+ medical providers
- Only Provider with Regional Managed Care
- JV with Arab National 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
- **Over 3200+ medical network providers**
- 622,229 insured members
- 4 preferred Banca partnerships & 18 open architecture relationships

Egypt



- Established in 1997
- 2,100 public and private medical facilities
- 417,000+ insured members
- 17 Bank Partners including 3 exclusivity agreements

MetLife in the Gulf



Extensive Experience:
Over 65 years in the Gulf



Significant Customer Base:
Serving nearly 1 million customers



Life Insurance Company of the Year: 2014, 2015, 2016, 2018 and 2019



Excellent Claims Record:
Paid to policyholders more than USD \$808 million from 2017 -2019



Best Gulf Employee Benefits Provider: 2016



Regional Coverage with Operations in 5 countries: UAE, Bahrain, Oman, Kuwait, Qatar



Brand Leader: In the Top 3 Insurance Providers



Strong Relationship with Local Regulators: Listed as Participating Insurer under DHA



Redefining Employee Benefits with Thought Leadership

A Committed Strategic Global-Regional-Local Partnership

A Dedicated Team

A dedicated, global, regional local team to service your needs

Global Collaboration

Global Collaboration through MetLife's Global Benefits Network partner (MAXIS GBN)

Regional

XXXXX

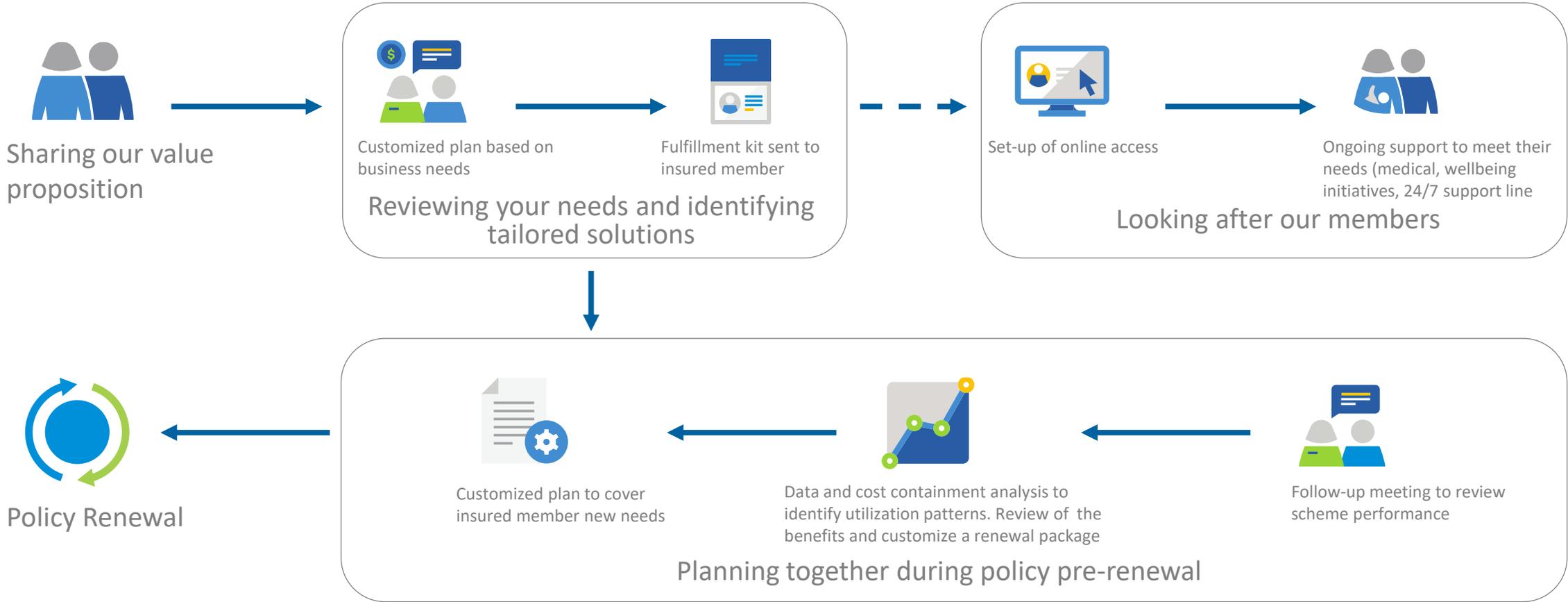
Local

Partner with you under MetLife Maxis pooling program in order to leverage the economies of scale and harmonized benefits

Quality Employer Experience

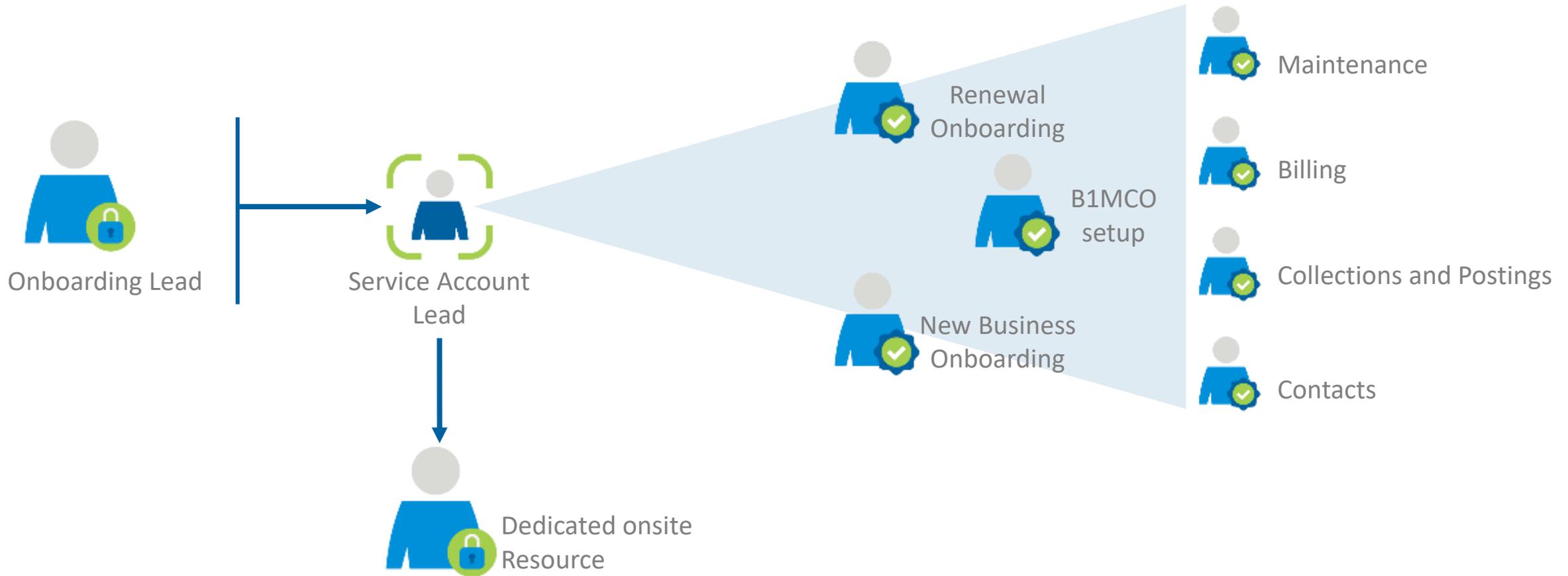


A Simple Employer Customer Experience



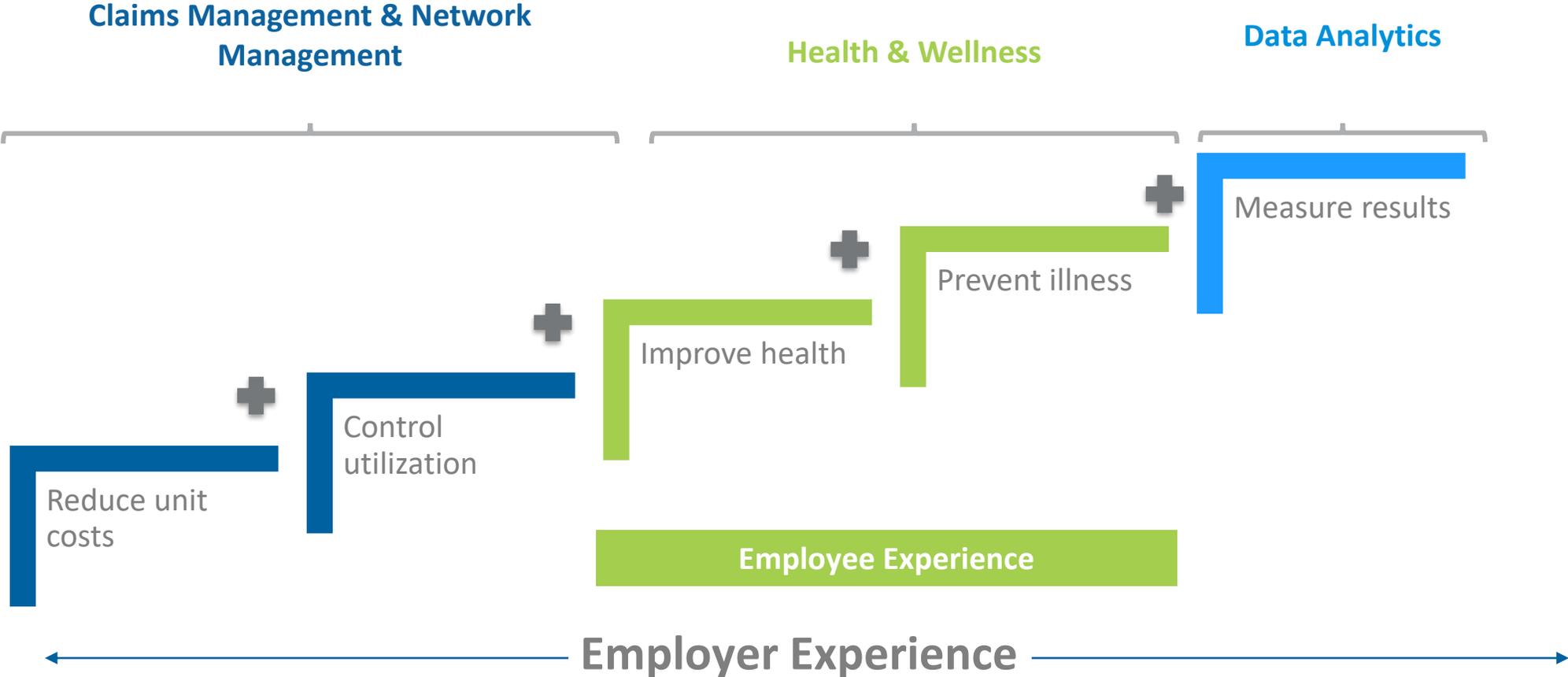
Dedicated Team

To support a seamless process of policy administration and management



A Quality Approach to Healthcare Management

Providing active care management to improve quality and control costs



Enhanced Network Segmentation

Improved Network Management to reduce costs



Customize & Build it your way:

Tailored-made network with “Preferred Providers” list



Multiple Co-Pay:

Increased co-insurance within the “Preferred Providers” list



A valuable tool to retain your budget:

Protects financial sustainability of the plan in the long run



Ability to segment the providers within a network as preferred and non-preferred by benefit type/ for all benefits

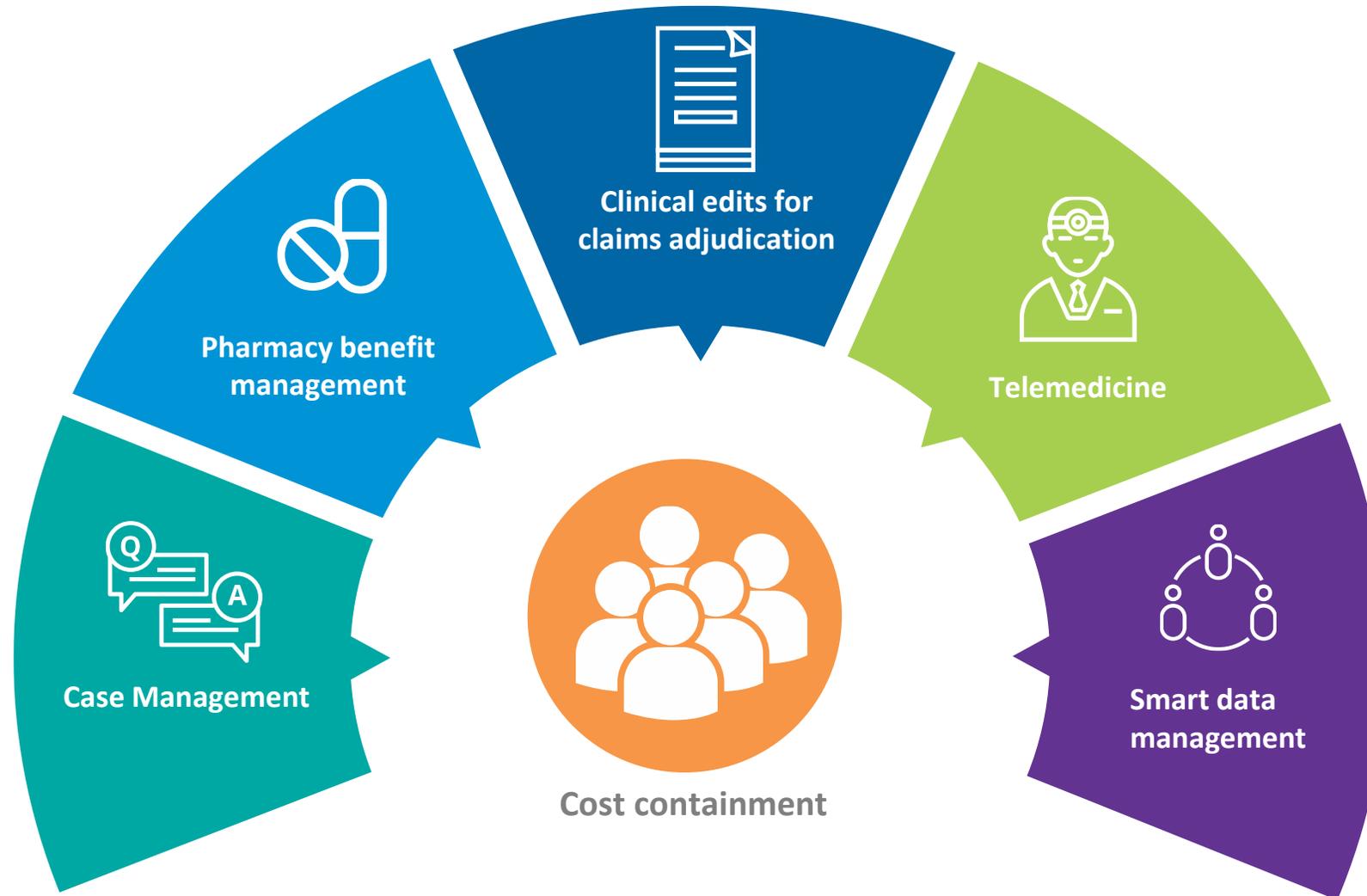
Ability to introduce differential patient share at preferred and non-preferred provider in same/ across Tiers

Ability to offer Tiered network by network type and benefits (e.g.: Only IP for Gold providers, I/P & O/P for silver)

Ability to black list treating physician in a facility and restrict him/her from providing the service.

Cost Containment Capabilities

Leveraging insights from extensive data research



Data Analytics

Enhanced Data Analytics provides deep insights into claims experience

Analytics Capabilities

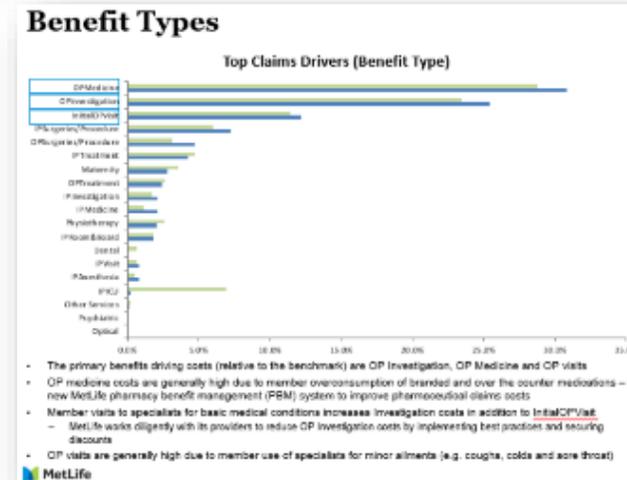
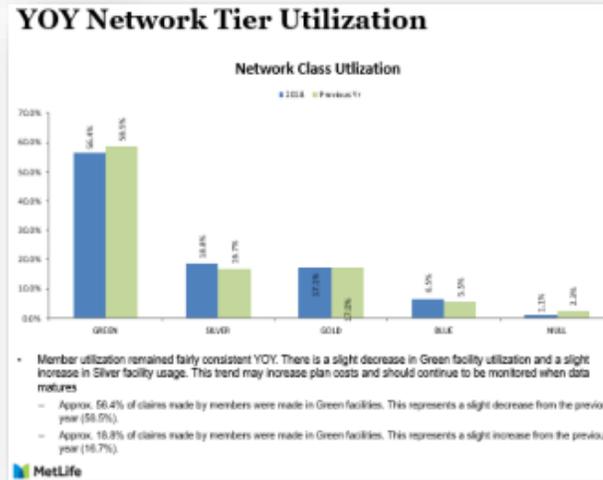
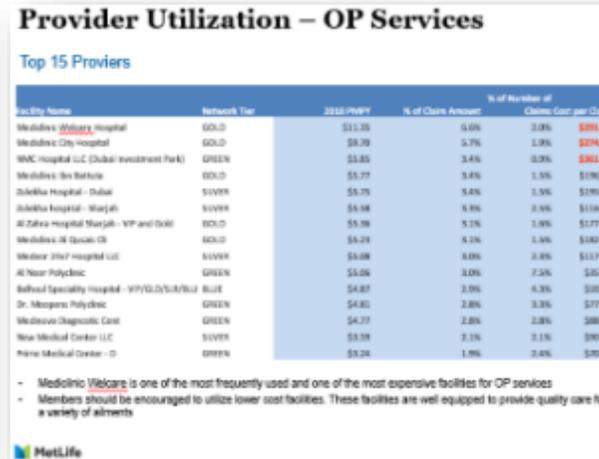
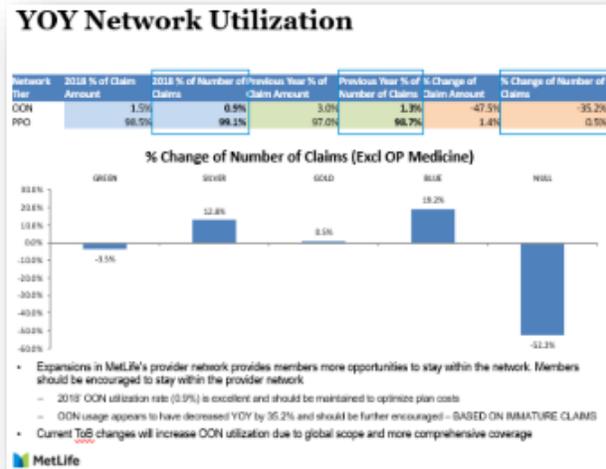
- **Year-over-year (YOY) analysis:** YOY review of trends and key cost drivers
- **Benchmark analysis:** Claims experience comparison against industry benchmark for market positioning
- **Change impact assessment:** Claims experience review following table of benefit changes
- **Tailored cost containment:** Data-driven recommendations for improved care and plan costs
- **Customized Wellness:** Data-driven customized proposal to reduce disease burden

Sample Metrics

- **Per-member-per-year (PMPY):** Average annual cost per member
- **Claims per member:** Average count and dollar value of claims per member
- **Network utilization:** Count and dollar value of claims at network providers
- **Benefit utilization:** Count and dollar value of claims within benefit categories
- **Disease Burden:** Distribution of claims count and costs based on diagnosis and disease categories

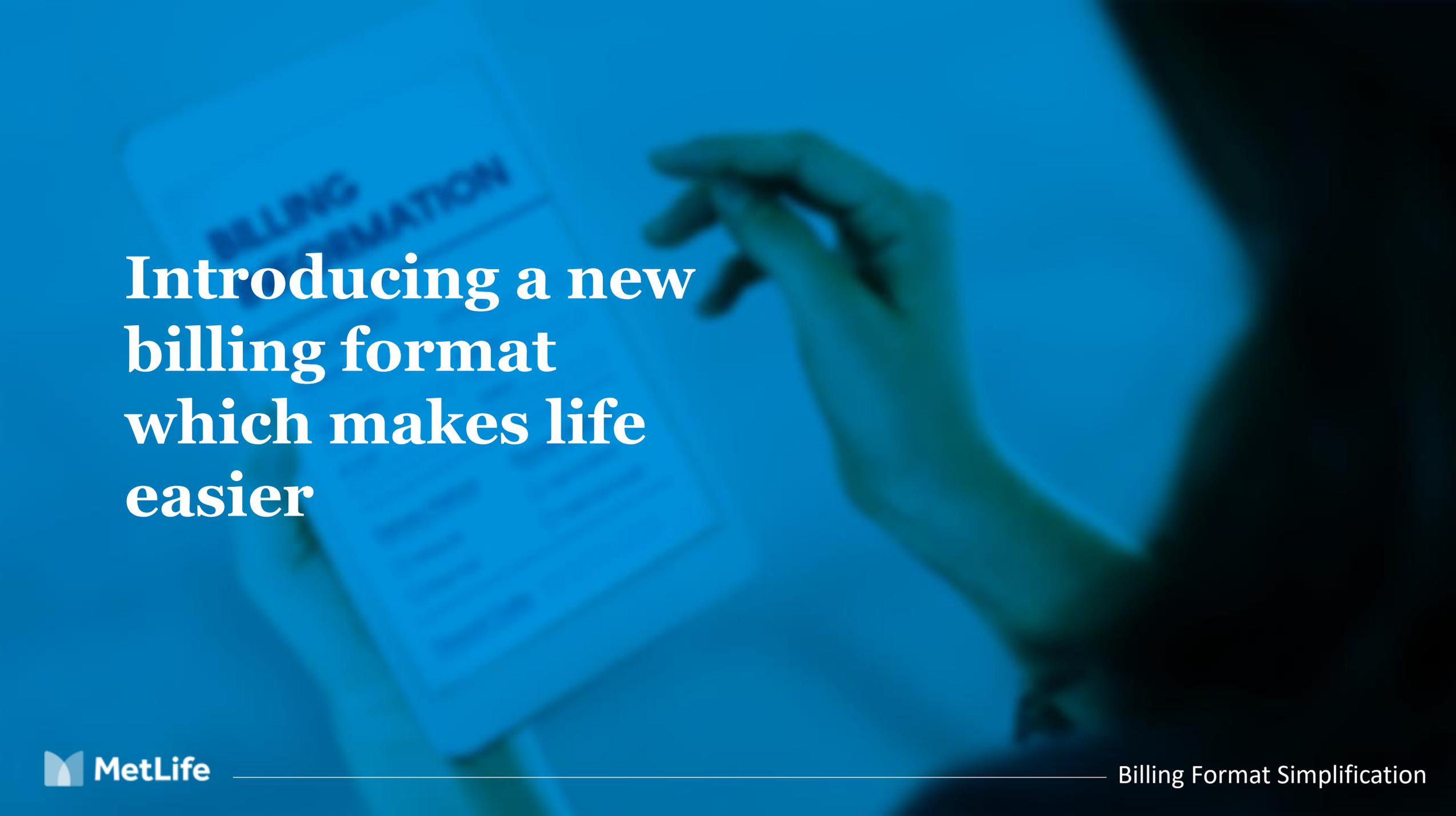
Data Analytics Capabilities

Samples of Data Analytics Reports

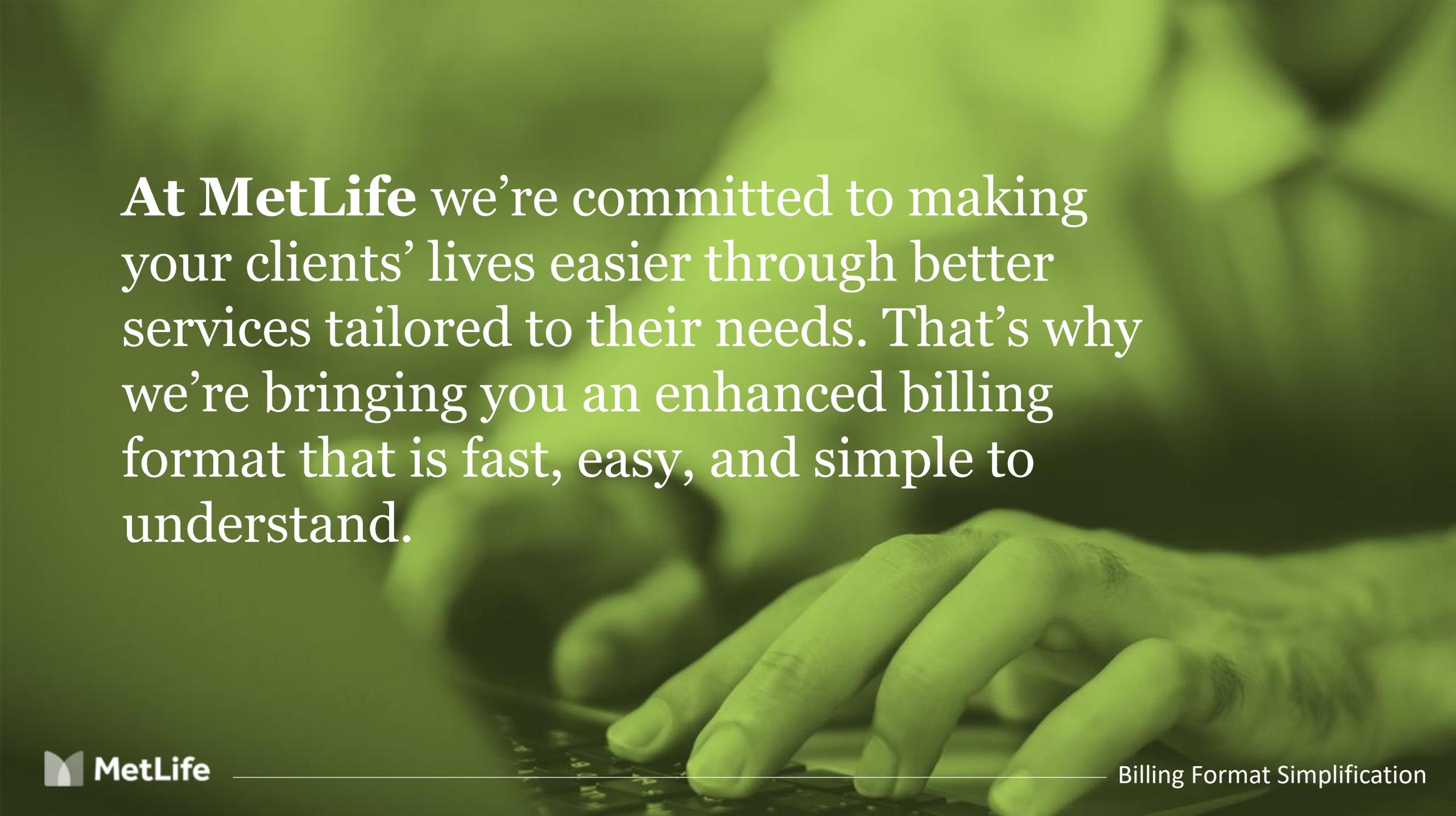


MetLife Billing Format Simplification





**Introducing a new
billing format
which makes life
easier**



At MetLife we're committed to making your clients' lives easier through better services tailored to their needs. That's why we're bringing you an enhanced billing format that is fast, easy, and simple to understand.

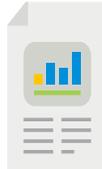
We're making it simpler

We're committed to making experiences better for your clients. To help, we've enhanced our billing format so it's more user-friendly. This means they spend less time reading the small print, and more time on what really matters.

Here's how we've made it easier:



A single consolidated billing PDF with summarized billing information



A new PDF format with a clear and simple layout that's easier to read and faster to fill out



One tax invoice and two separate and convenient tax statements for employee and dependents



An easy-to-find premium positioned alongside each insured person



Supporting files that are user-friendly and simple to reconcile

Access, review
and manage
your MetLife
benefits
at any time,
anywhere

Coverage Description	Payment Mode	Last Endorsement Date	Status	Bill To Date	Product Currency	Total Insureds
ACCIDENTAL DEATH & DISMEMBERMENT	MONTHLY	11-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$
COMPREHENSIVE MAJOR MEDICAL	MONTHLY	01-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$
PERMANENT TOTAL DISABILITY (U.S.A.)	MONTHLY	01-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$
	MONTHLY	01-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$
	MONTHLY	01-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$
	MONTHLY	01-01-2014	ACTIVE	31-12-2015	USD (USA DOLLARS)	\$

Discover our easy-to-use platform
that helps you make the most of
your MetLife policies.

***Simple. Seamless.
Transparent.***

Benefits at a Glance



Your all-in-one platform

The only place to manage everything you need to about MetLife policies – 24 hours a day, 7 days a week.



Generate your own reports, at any time

Instantly generate reports and medical certificates for all members, with just a single click.



Customized access. Unmatched security

Quick and secure registration and customizable access rights across multiple users.



Quick and easy regulatory info updates

Easy and quick update of necessary regulatory information such as broker and/or trade license numbers.



Workshops and training from start to finish

Exclusive training to your team as part of the on-boarding process, and ongoing guidance for new updates and features.



Track claims and requests in real time

Enjoy fewer steps and faster turnaround times for claims, card requests or other transactions and receive convenient, personalized updates, wherever and whenever you want.



View

- Policy and benefit details
- Member and dependent details
- Statement summaries
- Transaction status
- License status expiry notification
- Explore all provider lists



Manage

- Member maintenance (Enrollment, Termination, Transfers, Modification)
- Claims submission and tracking
- Online requests for replacement cards and access for other admin members
- Upload latest KYC, commercial and trade license and other important documents
- Receive bill payment notifications
- Initiate self-enrolment for new joiners



Download

- Instant access to the following reports and information:
 - Customized coverage details and table of benefits
 - Medical, personal or regulatory certificates
 - Billed and unbilled transaction lists
 - Customized reports including insured list, over-aged list and member movement details along with broker commission reports.

Seamless Employee Experience



Seamless Employee Customer Journey

Welcome Pack

- Welcome Letter
- Medical Card
- Employee Handbook that includes general information on the benefits, claims process, in/out network benefits, exclusions, FAQs

Onsite Presentation

- Dedicated support that will visit your worksite to go through the benefits and answer any queries
- Dedicated unit and partnership with Willis Towers Watson
- Flexibility on the frequency and format based on your needs

Wellbeing & Engagement

- Health & Wellness Program
- Policy management & claims tracking through myMetLife

Annual Survey

- Customer satisfaction survey to collect feedback and continually improve our benefits and service

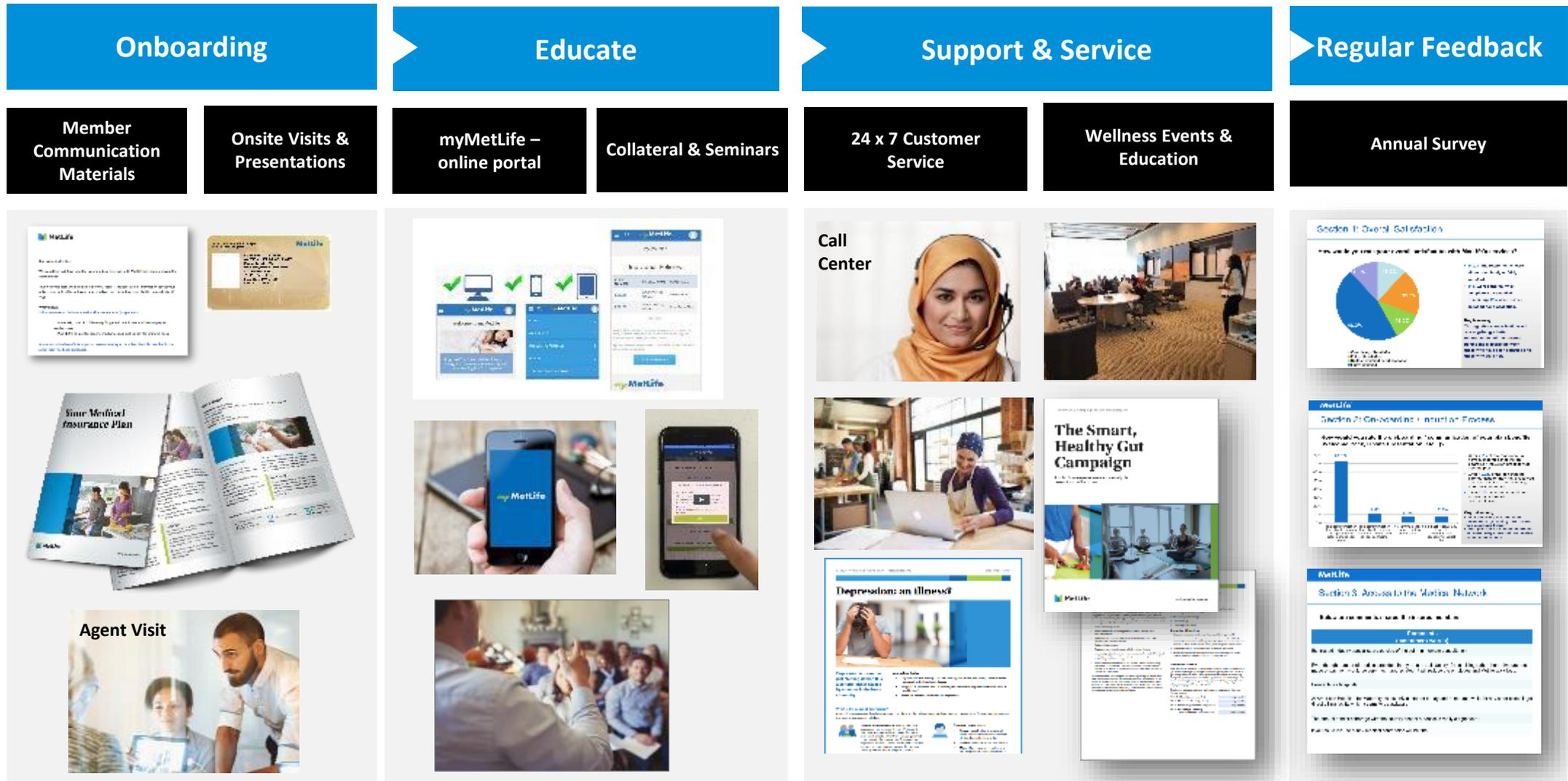
24 x 7 Customer Service

- Call Centre and Pre-Approval Team
- Chat option on website

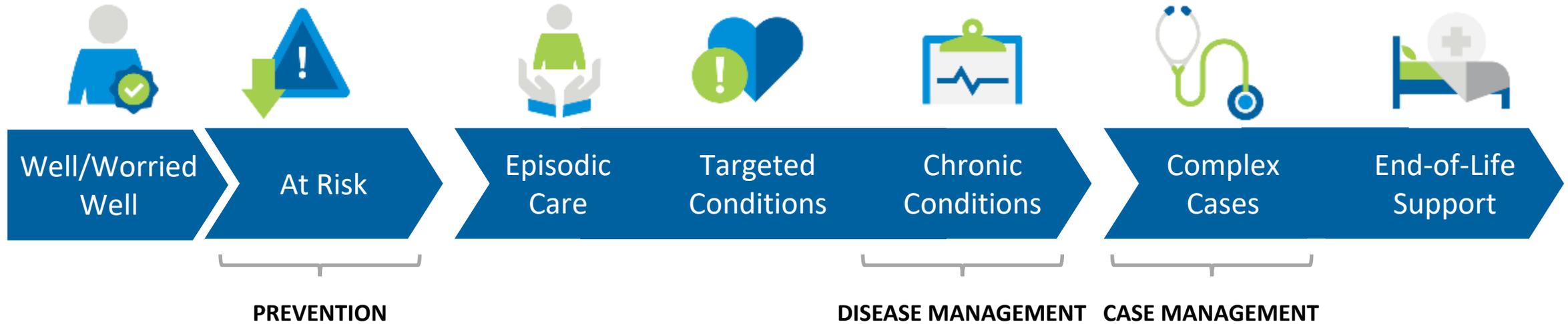
Online Tools

- Free Access to myMetLife available on Desktop and Mobile App (Android and iOS)
- Access to exclusive content, benefits information, health tracking tool, personalized forms & medical provider locator.

Dedicated support at every touchpoint



A comprehensive wellness strategy



CURRENT:

-
- Biometric screening
 - Education (e.g.: Stress Management)
 - Digital Engagement Platform

- Diabetes program (i-ACT)

ENHANCEMENTS:

-
- Biometric screening
 - Education
 - Digital Engagement
 - Health Risk Assessment
 - Lifestyle changing programs including Mental Health Assessment

- Enhanced Disease Management program

Outcomes

- Employee engagement
- Health awareness
- Improved lifestyle
- Improved productivity & life
- Potential healthcare costs savings

MetLife Employee Benefits Partnering for Progress



Appendix



Our Claims Capabilities

MetLife Gulf eligible claims ratio between 2017 – 2019 was 99% over the last three years

In the past 3 years

Largest amount paid in critical illness:
USD 100,000

Largest amount paid in life insurance:
USD 3.1 million

52 is the average age of policyholder loss of life

From 2017 - 2019

Paid a claim every

14 seconds

Paid over

\$803

Million in living benefits (loans, surrenders and maturities)

Paid

\$561

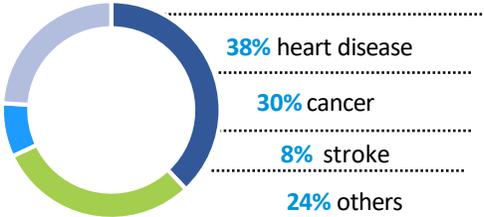
Every minute for medical, life, accident and health claims

Paid over

\$808

Million in claims and benefits

Critical illness claims



Paid over

2.2

Million claim cases

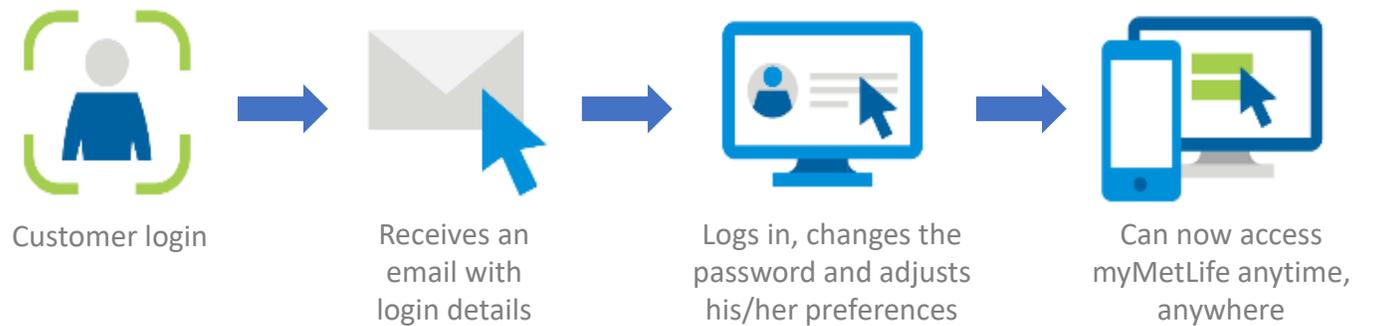
myMetLife

MyMetLife for members

- Desktop and mobile versions
- Benefits information
- Cash claim submission and tracking
- Medical provider locator tool
- Download forms
- Personalized financial and wellbeing content based on your interests
- Exclusive health tracking tool to help you lead a healthier lifestyle



Below is a process flow for the myMetLife onboarding:



myMetLife: Comprehensive Content

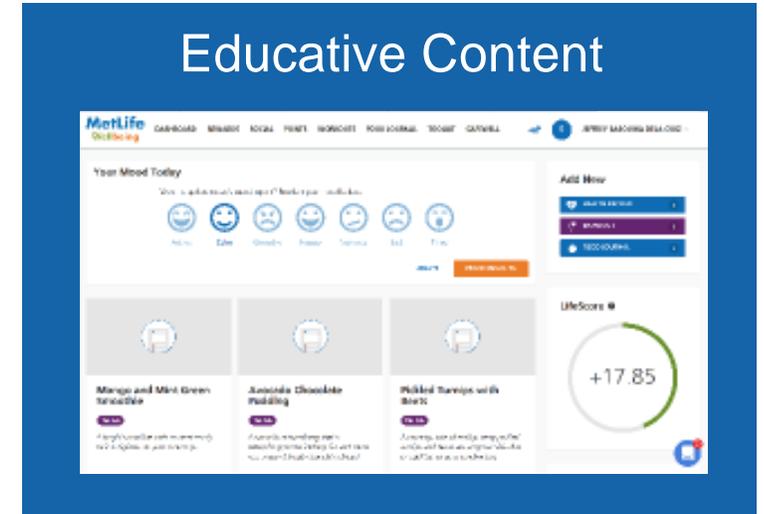
E-Servicing



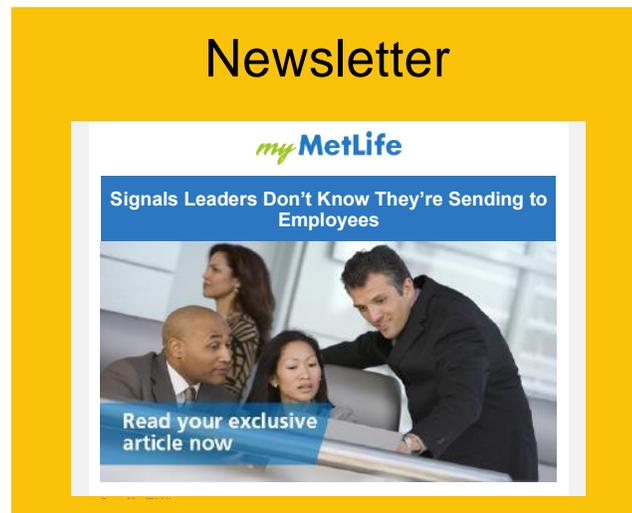
Educative Content



Educative Content



Newsletter



Newsletter



myMetLife: Personalized Proactive Engagement

Providing topics of interest

Communication Journeys

- Full customer onboarding
- Re-engagement of customers
- Regular Wellness newsletters
- Policy anniversary messages
- Service-related communications
- Holiday wishes
- Birthday message
- Product campaigns



Wellness guidance and family-friendly events



Access to exclusive health-tracking tool



Financial education

Meeting servicing needs



Responsive design through all platforms - deliberate UX



All policies and benefits can be viewed



Live chat, online contact form and self-service