

Partnering together to build your business

As worldwide pioneers of life and medical insurance, we're committed to offering pre-packaged plans with the right combination of healthcare and coverage for your employees. Health+ covers the medical needs of your employees and beyond.



Your trusted partner to strengthen your business

Our innovative health and employee benefits solutions are backed by vast global and regional experience to ensure the wellbeing of your employees

65 yrs

experience in
the Gulf



based in five countries
within the Gulf

1m 

clients protected
across the region

A solution to suit your needs

Our range of Health+ products and services are designed to deliver better care for your people and better value for you. We focus on your necessity for long-term budget protection without compromising your employees desire for access and coverage.

Each Health+ plan offers a unique mix of Life Insurance, Medical Insurance, Critical Illness Coverage and Additional Benefits. This allows us to provide a solution with the right coverage for your employees and their dependents, giving them the peace-of-mind, they deserve.

Group Life & Group Personal Accident	Group Medical Insurance	Additional Benefits	Optional Benefits
<p>Life Insurance ranging from AED 50,000 to AED 500,000 to protect your employees, no matter what happens.</p>	<p>Comprehensive medical cover ranging from AED 300,000 to AED 3,600,000 per insured member per year</p>	<p>Additional benefits such as Body Repatriation, Maternity, Critical Illness cover, Telemedicine, Wellness, SOS services, Alternative medical treatment, Physiotherapies and Psychiatric treatment</p>	<p>Optional benefits include dental and optical cover</p>

*Different benefits apply per Health+ Plan.

Throughout the years, Health+’s extensive range of products and services have benefited the employees and their families insured with us. We remain dedicated to providing comprehensive, unique and digital solutions that meet you and your employees’ evolving needs.

Investing in Employee Benefits for your employees’ health and wellbeing is vital, as it empowers and supports them to build their future with your company. It also assists your business in recruiting the right talents for your organization.



Health+ provides your employees with the support they deserve

Our customer-focused service model allows us to offer a selection of pre-packaged insurance plans that will satisfy you and your employees' needs. You can now choose the plan that addresses your requirements and customize it to your budget, with optional benefits and alternative network or cost containment options.

Main Features of Health+

Plan	Health+ Premier	Health+ Advantage	Health+ Standard	Health+ Economy
Minimum number of members	Minimum 10 employees and Maximum 150 members (Employees & Dependents) per plan			
Annual limit up to	AED 3,600,000	AED 1,000,000	AED 500,000	AED 300,000
Geographical coverage	Worldwide*	Worldwide* excluding USA & Canada	Regional	Local
Network	Executive	Executive or Standard	Executive, Standard, Limited or Restricted	Restricted
Deductible	In-Patient: Nil Out-Patient: 20% of consultation fees up to max. AED 50 Nil deductible for follow-up visits within 7 days at MetLife Providers Network			
Maternity Benefit Inpatient up to (Outpatient up to policy limit)	AED 30,000	AED 20,000	AED 10,000	Normal Delivery: AED 7,000 Caesarean Section: AED 10,000
Telemedicine (provided by TruDoc)	Covered	Covered	Covered	Covered
Preventive medical treatment (for employees and dependents at designated providers)	Covered	Covered	Covered	Covered
Alternative Treatment up to	AED 3,000	AED 2,000	AED 1,000	Not covered

*Coverage and Benefits cannot be provided in countries under International Sanctions.

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Dubai Health Authority (DHA): <http://ipromes.eclaimlink.ae/>

Wellness Initiatives (provided by TruDoc)	Covered	Covered	Covered	Covered
Group life cover	AED 500,000	AED 300,000	AED 100,000	AED 50,000
Body repatriation	AED 50,000	AED 50,000	AED 50,000	Not covered
Critical Illness	AED 36,000 (14 illnesses)	AED 10,000 (6 illnesses)	AED 10,000 (Cancer only)	Not covered
Optional benefits up to	Dental & Optical AED 7,000	Dental & Optical AED 3,000	Dental & optical AED 2,000	Dental AED 1,000
Cost containment (optional)	Not applicable	20% Co-pay for pharmacy or all Outpatient services	20% Co-pay for pharmacy or all Outpatient services	20% Co-pay for all Outpatient services

Note: Employees will need to present their valid medical card at any MetLife network provider and we will take care of settling the balance of bills directly with the provider.

Who is eligible?

- All full-time permanent employees actively at work in the policyholder’s office in the UAE (excluding Emirate of Abu Dhabi and Al Ain) for at least 30 hours per week, between the ages of 18 and 65 years, in service on the policy date, are eligible on that date.
- Applicable under group comprehensive major medical, only for employees / dependent spouses: Coverage shall be extended up to attainment of seventieth (70th) birthday as per provided rates. For seventy (70) years and above, it will be on a case to case basis. Coverage of Group Life & Group Personal Accident for Employees only (age 18-65 years). Coverage for Body Repatriation for Employees and Dependents (age 0-65 years). Coverage for Critical Illness for Employees and Spouses (age 18-65 years).
- Subsequently hired employees, as described above, shall be eligible immediately upon hire on a full-time permanent active basis subject to the above stated age limitations.
- Eligible dependents are all legal spouses between the ages of 18 and 65 years and unmarried dependent children from birth up to age 19 years residing permanently with the employee.

Cover can be extended to include:

- Full-time students in an accredited College or University up to 23 years of age.
- Unmarried dependent daughters up to 30 years of age.
- Dependents must be residing in the country of residence of the employee.

Disclaimer: This plan is underwritten by American Life Insurance Company (MetLife) and is subject at all times to the terms and conditions of the Plan, Policy and riders issued by MetLife. The information contained in this brochure is intended for general consumer understanding only and does not contain the full terms of the policy. Kindly refer to the policy document for the full terms and conditions.”

Please note that the Medical Plan Exclusions & General Exclusions (Group Life, Accidental Death & Permanent Disability Products) are separately included in this folder.

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Dubai Health Authority (DHA): <http://ipromes.eclaimlink.ae/>

Better care for your people

1. myMetLife app:

Provides quick and convenient access to manage your policy and benefits on the go

2. Efficient cash claims process:

Simple and seamless, with out-of-network provider claims received in just 10 days

3. Comprehensive Coverage:

Through Life, Body Repatriation, Critical Illness coverage

4. Health & Wellness solutions:

Wellness check up at designated provider & personalized lifestyle consultations

5. Telemedicine:

Access 24x7 access to highly trained doctors & wellness experts to assist and educate members on their medical condition

Better value for you



Billing made easy: Single document billing statements that are easy to access and simple to understand



Comprehensive medical network: Provides access to quality and cost-effective medical services



e-Services: All-in-one platform allows you to access, review and manage your MetLife policies anywhere, anytime



Simplified implementation: Onboarding process is simple and seamless, ensuring a smooth transition to MetLife



Cost Containment Options
Customize Network and co-pay to your budget

Table of Benefits

Health+ Premier / Health+ Advantage



Plan	Health+ Premier	Health+ Advantage
Insured's Eligibility	10 Employees - 150 Insured. Minimum 10 Employees Per Plan	
Annual Limit	AED 3,600,000	AED 1,000,000
Geographical Scope	Worldwide*	Worldwide* excluding USA and Canada
HAAD Compliant Plan (Employees and dependents residing or working in Abu Dhabi or holding AUH visa should be covered under a HAAD compliant plan. The client should advise MetLife whenever this is applicable)	N/A	
MetLife's Medical Network	Executive	Executive or Standard
Emergency Outside Network	Covered at 100% within UAE	
Emergency Treatment	Worldwide* coverage at 100% R&C	Extended for emergency non-elective treatment Worldwide whilst insured is on vacation or business trips for a maximum of 60 days at 100% R&C
MetLife's Medical Network Outside the Country of Work Residence	<ul style="list-style-type: none"> GCC - Direct Billing Network at Assigned Providers (for UAE, Qatar, Kuwait, Bahrain, Oman) India, Sri Lanka & Philippines - Direct Billing Network at Assigned Providers for In Patient Treatment Only 	<ul style="list-style-type: none"> GCC - Direct Billing Network at Assigned Providers (for UAE, Qatar, Kuwait, Bahrain, Oman) India, Sri Lanka & Philippines - Direct Billing Network at Assigned Providers for In Patient Treatment Only
Deductible per insured	In-Patient: NIL <u>Out-Patient:</u> <ul style="list-style-type: none"> 20% of consultation fees up to a maximum of AED 50 NIL deductible for follow-up visits within 7 days at MetLife Medical Providers Network 	In-Patient: NIL <u>Out-Patient:</u> <ul style="list-style-type: none"> 20% of consultation fees up to a maximum of AED 50 NIL deductible for follow-up visits within 7 days at MetLife Medical Providers Network
Co-Insurance & Co-payment (within the Geographical Scope)	<ul style="list-style-type: none"> 100% within the MetLife Network inside UAE & ME, GCC, ISC and SE Asia 100% elsewhere on R&C basis 	<ul style="list-style-type: none"> 100% within the MetLife Network inside UAE & ME, GCC, ISC and SE Asia 80% Reasonable & Customary in all other regions
Maternity/Obstetrical: (includes Pre-natal & post-natal expenses)	<ul style="list-style-type: none"> Out-Patient Maternity Benefit: Up to Policy Limit Limit AED 30,000 Pre-mature Babies: Up to Policy Limit Waiting Period: Nil Maternity Complication to be covered in full	<ul style="list-style-type: none"> Out-Patient Maternity Benefit: Up to Policy Limit Limit AED 20,000 Pre-mature Babies: Up to Policy Limit Waiting Period: Nil Maternity Complication to be covered in full
Daily Room and Board Limit for In-Patient Admissions (Average Private Room)	<ul style="list-style-type: none"> 100% on Direct billing basis within the MetLife Network Up to a AED 1,500 per day outside the MetLife Network inside UAE, ME, ISC & SE Asia Elsewhere up to AED 2,500 	<ul style="list-style-type: none"> 100% on Direct billing basis within the MetLife Network Up to a maximum of AED 675 per day outside the MetLife Network inside UAE, ME, GCC, ISC and SE Asia Elsewhere up to AED 1,700
Accommodation costs for one parent/guardian staying in hospital with an insured child under age 16	Covered in full	Maximum AED 300 per night
ICU (Intensive Care Unit)	<ul style="list-style-type: none"> 100% within MetLife Network within UAE Outside MetLife Network, Covered in full 	<ul style="list-style-type: none"> 100% within MetLife Network within UAE Outside MetLife Network, double the daily room and board limit for up to a maximum of 30 days and thereafter, daily room & board limit will apply
Out-Patient Consultation Fee Limit	<ul style="list-style-type: none"> 100% inside MetLife Network within UAE Up to a maximum of AED 1,000 per visit elsewhere 	<ul style="list-style-type: none"> 100% inside MetLife Network within UAE Up to a maximum of AED 500 per visit elsewhere excluding USA & Canada
Pre-existing Conditions	<ul style="list-style-type: none"> Covered up to AED 200,000 for Previously Insured Members subject to providing valid evidence of the previous insurance coverage Covered up to AED 3,000 for the first 6 months and covered up to 200,000 AED thereafter for first scheme membership insured members Where a Pre-existing condition or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit 	<ul style="list-style-type: none"> Covered up to the limit of AED 200,000 for Previously Insured Members subject to providing valid evidence of the previous insurance coverage Covered up to AED 3,000 for the first 6 months and covered up to 200,000 AED thereafter for first scheme membership insured members Where a Pre-existing condition or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit

Plan	Health+ Premier	Health+ Advantage
Out-Patient Home Visits and Emergency Consultation	<ul style="list-style-type: none"> Up to a maximum of AED 300 and AED 450 per visit for General Practitioner and Specialist respectively inside UAE Reasonable and Customary up to a maximum of AED 1,000 elsewhere outside UAE within Geographical Scope 	<ul style="list-style-type: none"> Up to a maximum of AED 300 and AED 450 per visit for General Practitioner and Specialist respectively inside UAE Reasonable and Customary up to a maximum of AED 1,000 elsewhere outside UAE within Geographical Scope
Preventive medical treatment (for employees and dependents)	Available at Prime Medical Centers (AED 150 Deductible). Once per annum and includes the following: Physical Examination by a Physician; Complete blood count including Hb, RBC, WBC & Platelets ; Kidney Function Test; Blood Sugar Fasting; Total Cholesterol; HDL Cholesterol; LDL Cholesterol; Triglycerides; Blood Grouping and Rh Typing; Resting ECG	Available at Prime Medical Centers (AED 150 Deductible). Once per annum and includes the following: Physical Examination by a Physician; Complete blood count including Hb, RBC, WBC & Platelets ; Kidney Function Test; Blood Sugar Fasting; Total Cholesterol; HDL Cholesterol; LDL Cholesterol; Triglycerides; Blood Grouping and Rh Typing; Resting ECG
Emergency Dental Treatment for accidental damage to natural teeth (Dental services rendered by a Physician, Dentist or Dental Surgeon for the treatment of accidental injuries to sound natural teeth through violent external means within six months of the accident. Treatment to include replacement of natural teeth within the said period)	Covered up to policy limit	Covered up to policy limit
Benefits Predetermination Review / Second Opinion Hospitalization Program	Applicable	Applicable
Telemedicine	Provided by TruDoc	Provided by TruDoc
Wellness	Provided by TruDoc	Provided by TruDoc
Sleep Disorders (Sleep apnea is a type of sleep disorder characterized by pauses in breathing or instances of shallow or infrequent breathing during sleep)	Covered up to policy limits	Covered up to policy limits
In-Patient Rehabilitation As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered up to policy limits. Rehabilitation is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is only payable for treatment that starts within 14 days of discharge after the acute medical and/or surgical treatment ceases.	Covered up to policy limits. Rehabilitation is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is only payable for treatment that starts within 14 days of discharge after the acute medical and/or surgical treatment ceases.
Preventive Services As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Diabetes screening every 3 years from age 30. High risk Individuals annually from age 18	Diabetes screening every 3 years from age 30. High risk individuals annually from age 18
Hepatitis C Virus Screening and treatment As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered as per the guidelines laid out in the Hepatitis C support program	Covered as per the guidelines laid out in the Hepatitis C support program
Cancer Screening and treatment As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered as per the guidelines laid out in the Cancer support program	Covered as per the guidelines laid out in the Cancer support program
Adult Pneumococcal Conjugate Vaccine As specified by the DHA and applicable only to members holding a valid Dubai residence visa	As per DHA Adult Pneumococcal Vaccination guidelines	As per DHA Adult Pneumococcal Vaccination guidelines
Newborn cover (Applicable only if dependents are not covered)	30 days coverage from date of birth	30 days coverage from date of birth
Additional Preventive Services	DHA will notify MetLife as an Authorized insurance company of any preventative services that will be added to the basic package 3 months prior to the date of implementation. The new preventive services will be covered from the effective date	DHA will notify MetLife as an Authorized insurance company of any preventative services that will be added to the basic package 3 months prior to the date of implementation. The new preventive services will be covered from the effective date

Health+ is the MetLife pre-packaged solution offered for Small Medium Enterprises – Terms & Condition of Benefit Plus apply.

Dubai Health Authority (DHA): <http://ipromes.eclaimlink.ae/>

Plan	Health+ Premier	Health+ Advantage
Vaccination As specified by the DHA	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)
Alternative Medical Treatment	Covered up to AED 3,000 per policy year Co-insurance: 90% (10% Co-pay) Means therapeutic and diagnostic services that exist outside the institutions where conventional allopathic medicine is provided. Such medicine includes, but is not limited to, acupuncture, acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatment, ayurvedic treatment, chiroprody, herbal medicine, body technique, lymphatic drainage, magnetotherapy, holistic and spa treatments. Treatment is subject to a referral from an alternative medicine practitioner	Covered up to AED 2,000 per policy year Co-insurance: 90% (10% Co-pay) Means therapeutic and diagnostic services that exist outside the institutions where conventional allopathic medicine is provided. Such medicine includes, but is not limited to, acupuncture, acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatment, ayurvedic treatment, chiroprody, herbal medicine, body technique, lymphatic drainage, magnetotherapy, holistic and spa treatments. Treatment is subject to a referral from an alternative medicine practitioner
Life Insurance Cover (Death to any cause) (Employees only)	AED 500,000 Lump sum	AED 300,000 Lump sum
Group Personal Accident (Employees only)	AED 100,000 Lump sum	AED 100,000 Lump sum
Body Repatriation (due to any cause) (Employees & Dependents)	AED 50,000 Lump sum	AED 50,000 Lump sum
Emergency Medical Evacuation / Medical Repatriation	Covered	Covered
Medical Expenses related to Work Related Accidents, Injuries and Illness	Covered	Covered
Injuries related to Road Traffic Accidents	Covered	Covered
Hormone replacement therapy	Covered as per medically necessary	Covered as per medically necessary
Physiotherapy	Covered as per medically necessary up to policy limits subject to doctor referral	Covered as per medically necessary up to policy limits subject to doctor referral
Hearing Aids & Vision Aids	Covered for medical emergency life threatening cases only	Covered for medical emergency life threatening cases only
Psychiatric treatment	<ul style="list-style-type: none"> Co-insurance 80% (20% co-pay) Max OP Benefit Per Year: AED 1,500 (Available on cash reimbursement basis only) Max IP Benefit Per Year: AED 8,500 (Covers IP Psychiatric Treatment following an accident or hospitalisation) 	<ul style="list-style-type: none"> Co-insurance 80% (20% co-pay) Max OP Benefit Per Year: AED 1,500 (Available on cash reimbursement basis only) Max IP Benefit Per Year: AED 8,500 (Covers IP Psychiatric Treatment following an accident or hospitalisation)
Congenital	Life threatening only covered up to Policy limit	Life threatening only covered up to policy limit
Cash benefit for in-patient treatment received completely free of charge	Up to AED 1,000 per day upon receiving discharge receipt stamped by provider confirming no outstanding dues (up to max 20 days)	Not covered
SOS Services	Covered	Covered
Critical Illness (additional benefit)	AED 36,000 (Option 3)	AED 10,000 (Option 2)
Optional Benefits (Dental & Optical with minimum of 10 members required / no selectivity)	<p>Maximum Benefit Per Insured Per Policy Year AED 7,000 (Dental & Optical)</p> <ul style="list-style-type: none"> Co-insurance 90% (10% Co-pay) Dental Coverage includes Amalgam, resin plastic & temporary fillings, Any Extraction, Medication, X-Rays, Root Canal Treatment & Tooth Cleaning (To be comprehensive) Optical Coverage includes Vision tests for errors of refraction and lenses for spectacles (Add frame and lenses without sub-limit) This benefit is available on cash reimbursement or direct billing (if available). 	<p>Maximum Benefit Per Insured Per Policy Year AED 3,000 (Dental & Optical).</p> <ul style="list-style-type: none"> Co-insurance 80% (20% Co-pay) Dental Coverage includes Amalgam, resin plastic & temporary fillings, Any Extraction, Medication, X-Rays, Root Canal Treatment & Tooth Cleaning Optical Coverage includes Vision tests for errors of refraction and lenses for spectacles This benefit is available on cash reimbursement or direct billing (if available).

*Coverage and Benefits cannot be provided in countries under International Sanctions.

For the purpose of this Policy:

- Gulf Co-Operation Council (GCC) and Middle East (ME) – Bahrain, Egypt, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Iraq, Morocco, Tunisia, UAE and Yemen
- Indian Sub-Continent (ISC) – Bangladesh, Bhutan, India, Nepal, Pakistan and Sri Lanka
- South East Asia (SE ASIA) – Brunei, Indonesia, Malaysia, Philippines, Laos, Myanmar, Singapore, Thailand and Vietnam

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Table of Benefits

Health+ Standard (Regional+) / Health+ Economy (Local)



Plan	Health+ Standard	Health+ Economy
Insured's Eligibility	10 Employees - 150 Insured. Minimum 10 Employees Per Plan	
Annual Limit	AED 500,000	AED 300,000
Geographical Scope	UAE, ME, GCC, ISC and SE ASIA	UAE + ISC
HAAD Compliant Plan (Employees and dependents residing or working in Abu Dhabi or holding AUH visa should be covered under a HAAD compliant plan. The client should advise MetLife whenever this is applicable)	N/A	N/A
MetLife's Medical Network	Executive / Standard / Limited / Restricted	Restricted
Emergency Outside Network	Covered at 100% on R&C	Covered at 100% within UAE & ISC on R&C
Emergency Treatment	Extended for emergency non-elective treatment Worldwide whilst insured is on vacation or business trips for a maximum of 60 days at 100% R&C	Extended for emergency non-elective treatment World wide whilst insured is on vacation or business trips for a maximum of 60 days at 100% R&C
MetLife's Medical Network Outside the Country of Work Residence	<ul style="list-style-type: none"> GCC - Direct Billing Network at Assigned Providers (for UAE, Qatar, Kuwait, Bahrain, Oman) India, Sri Lanka & Philippines - Direct Billing Network at Assigned Providers for In Patient Treatment Only 	<ul style="list-style-type: none"> India, Sri Lanka - Direct Billing Network at Assigned Providers for In Patient Treatment Only
Deductible per insured	In-Patient: NIL <u>Out-Patient:</u> <ul style="list-style-type: none"> 20% of consultation fees up to a maximum of AED 50 NIL deductible for follow-up visits within 7 days at MetLife Medical Providers Network 	In-Patient: NIL <u>Out-Patient:</u> <ul style="list-style-type: none"> 20% of consultation fees up to a maximum of AED 50 NIL deductible for follow-up visits within 7 days at MetLife Medical Providers Network
Co-Insurance & Co-payment (within the Geographical Scope)	<ul style="list-style-type: none"> 100% within the MetLife Network inside UAE & ME, GCC, ISC and SE Asia 80% elsewhere on R&C basis 	<ul style="list-style-type: none"> 100% within the MetLife Network inside UAE & ME, GCC, ISC and SE Asia 70% elsewhere on R&C basis
Maternity/Obstetrical: (includes Pre-natal & post-natal expenses)	<ul style="list-style-type: none"> Out-Patient Maternity Benefit: Up to Policy Limit Limit AED 10,000 Pre-mature Babies: Up to Policy Limit Waiting Period: Nil Maternity Complication to be covered in full	<ul style="list-style-type: none"> Out-Patient Maternity Benefit: Up to Policy Limit Normal Delivery: AED 7,000 Cesarean Section / Ectopic / Extra-Uterine Pregnancy: AED 10,000 Miscarriage / Legal Abortion: AED 5,000 Maternity Complications covered up to Policy Limit Pre-mature Babies: Up to Policy Limit Waiting Period: Nil
Daily Room and Board Limit for In-Patient Admissions (Average Private Room)	<ul style="list-style-type: none"> 100% on Direct billing basis within the MetLife Network Up to a maximum of AED 675 per day outside the MetLife Network inside UAE, ME, GCC, ISC and SE Asia* 	<ul style="list-style-type: none"> 100% on Direct billing basis within the MetLife Network (Semi Private Room) 70% R&C outside NW within geographical scope
Accommodation costs for one parent/guardian staying in hospital with an insured child under age 16	Maximum AED 250 per night	Maximum AED 100 per night
ICU (Intensive Care Unit)	<ul style="list-style-type: none"> 100% within MetLife Network within UAE Outside MetLife Network, double the daily room and board limit for up to a maximum of 30 days and thereafter, daily room & board limit will apply 	<ul style="list-style-type: none"> 100% within MetLife Network within UAE Outside MetLife Network, double the daily room and board limit for up to a maximum of 14 days and thereafter, daily room & board limit will apply
Out-Patient Consultation Fee Limit	<ul style="list-style-type: none"> 100% inside MetLife Network within UAE Up to a maximum of AED 300 (less any applicable coinsurance) per visit, outside the MetLife Network within UAE (R&S) 	<ul style="list-style-type: none"> 100% inside MetLife NW within geographical scope AED 100 per visit for outside NW within geographical scope
Pre-existing Conditions	<ul style="list-style-type: none"> Covered up to the limit of AED 200,000 for Previously Insured Members subject to providing valid evidence of the previous insurance coverage Covered up to AED 3,000 for the first 6 months and covered up to AED 200,000 thereafter for first scheme membership insured members Where a Pre-existing condition or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit 	<ul style="list-style-type: none"> Covered up to the limit of AED 200,000 for Previously Insured Members subject to providing valid evidence of the previous insurance coverage Covered up to AED 3,000 for the first 6 months and covered up to AED 200,000 thereafter for first scheme membership insured members Where a Pre-existing condition or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit

Plan	Health+ Standard	Health+ Economy
Out-Patient Home Visits and Emergency Consultation	<ul style="list-style-type: none"> Up to a maximum of AED 300 and AED 450 per visit for General Practitioner and Specialist respectively inside UAE Reasonable and Customary up to a maximum of AED 550 elsewhere outside UAE within Geographical Scope 	<ul style="list-style-type: none"> Up to a maximum of AED100 per visit for General Practitioner only Reasonable and Customary up to a maximum of AED 550 elsewhere outside UAE within Geographical Scope
Preventive medical treatment (for employees and dependents)	Available at Prime Medical Centers (AED 150 Deductible). Once per annum and includes the following: Physical Examination by a Physician; Complete blood count including Hb, RBC, WBC & Platelets ; Kidney Function Test; Blood Sugar Fasting; Total Cholesterol; HDL Cholesterol; LDL Cholesterol; Triglycerides; Blood Grouping and Rh Typing; Resting ECG	Available at Prime Medical Centers (AED 150 Deductible). Once per annum and includes the following: Physical Examination by a Physician; Complete blood count including Hb, RBC, WBC & Platelets ; Kidney Function Test; Blood Sugar Fasting; Total Cholesterol; HDL Cholesterol; LDL Cholesterol; Triglycerides; Blood Grouping and Rh Typing; Resting ECG
Emergency Dental Treatment for accidental damage to natural teeth (Dental services rendered by a Physician, Dentist or Dental Surgeon for the treatment of accidental injuries to sound natural teeth through violent external means within six months of the accident. Treatment to include replacement of natural teeth within the said period)	Covered up to policy limit	Covered up to policy limit
Benefits Predetermination Review / Second Opinion Hospitalization Program	Applicable	Applicable
Telemedicine	Provided by TruDoc	Provided by TruDoc
Wellness	Provided by TruDoc	Provided by TruDoc
Sleep Disorders (Sleep apnea is a type of sleep disorder characterized by pauses in breathing or instances of shallow or infrequent breathing during sleep.)	Covered up to policy limits	Not Covered
In-Patient Rehabilitation As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered Up to Policy Limit. Rehabilitation is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is only payable for treatment that starts within 14 days of discharge after the acute medical and/or surgical treatment ceases.	Covered Up to Policy Limit. Rehabilitation is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is only payable for treatment that starts within 14 days of discharge after the acute medical and/or surgical treatment ceases.
Preventive Services As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Diabetes screening every 3 years from age 30. High risk Individuals annually from age 18	Diabetes screening every 3 years from age 30. High risk individuals annually from age 18
Hepatitis C Virus Screening and treatment As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered as per the guidelines laid out in the Hepatitis C support program	Covered as per the guidelines laid out in the Hepatitis C support program
Cancer Screening and treatment As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Covered as per the guidelines laid out in the Cancer support program	Covered as per the guidelines laid out in the Cancer support program
Adult Pneumococcal Conjugate Vaccine As specified by the DHA and applicable only to members holding a valid Dubai residence visa	As per DHA Adult Pneumococcal Vaccination guidelines	As per DHA Adult Pneumococcal Vaccination guidelines
Newborn cover (Applicable only if dependents are not covered)	30 days coverage from date of birth	30 days coverage from date of birth
Additional Preventive Services	DHA will notify MetLife as an Authorized insurance company of any preventative services that will be added to the basic package 3 months prior to the date of implementation. The new preventive services will be covered from the effective date	DHA will notify MetLife as an Authorized insurance company of any preventative services that will be added to the basic package 3 months prior to the date of implementation. The new preventive services will be covered from the effective date
Vaccination As specified by the DHA and applicable only to members holding a valid Dubai residence visa	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)

Plan	Health+ Standard	Health+ Economy
Alternative Medical Treatment	Covered up to AED 1,000 per policy year Co-insurance: 90% (10% Co-pay) Means therapeutic and diagnostic services that exist outside the institutions where conventional allopathic medicine is provided. Such medicine includes, but is not limited to, acupuncture, acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatment, ayurvedic treatment, chiropractic, herbal medicine, body technique, lymphatic drainage, magnetotherapy, holistic and spa treatments. Treatment is subject to a referral from an alternative medicine practitioner	N/A
Life Insurance Cover (Death to any cause) (Employees only)	AED 100,000 Lump sum	AED 50,000 Lump sum
Group Personal Accident	AED 100,000 Lump sum	Not covered
Body Repatriation (due to any cause)	AED 50,000 Lump sum	Not covered
Emergency Medical Evacuation / Medical Repatriation	Covered	Not covered
Medical Expenses related to Work Related Accidents, Injuries and Illness	Covered	Covered
Injuries related to Road Traffic Accidents	Covered	Covered
Hormone replacement therapy	Covered as per medically necessary up to 15 sessions per medical condition subject to doctor referral	Covered as per medically necessary up to 10 sessions per medical condition subject to doctor referral
Physiotherapy	Covered as per medically necessary up to policy limits subject to doctor referral	Covered as per medically necessary up to policy limits subject to doctor referral
Hearing Aids & Vision Aids	Covered for medical emergency life threatening cases only	Covered for medical emergency life threatening cases only
Psychiatric treatment	<ul style="list-style-type: none"> Co-insurance 80% (20% co-pay) Max OP Benefit Per Year: AED 1,500 (Available on cash reimbursement basis only) Max IP Benefit Per Year: AED 8,500 (Covers IP Psychiatric Treatment following an accident or hospitalisation) 	Not Covered
Congenital	Life threatening only covered up to Policy limit	Life threatening only covered up to policy limit
Cash benefit for in-patient treatment received completely free of charge	Not covered	Not covered
SOS Services	Covered	Not covered
Critical Illness (additional benefit)	AED 10,000 (Option 1)	Not covered
Optional Benefits (Dental & Optical with minimum of 10 members required / no selectivity)	<p>Maximum Benefit Per Insured Per Policy Year AED 2,000 (Dental & Optical).</p> <ul style="list-style-type: none"> Co-insurance 80% (20% Co-pay) Dental Coverage includes Amalgam, resin plastic and temporary fillings, Any Extraction, Medication, X-Rays, Root Canal Treatment & Tooth Cleaning Optical Coverage includes Vision tests for errors of refraction and lenses for spectacles This benefit is available on cash reimbursement or direct billing (if available) 	<p>Maximum Benefit Per Insured Per Policy Year AED 1,000 (Dental only)</p> <ul style="list-style-type: none"> Co-insurance 70% (30% Co-pay) Basic Dental Coverage This benefit is available on cash reimbursement basis only Optical not covered

*Coverage and Benefits cannot be provided in countries under International Sanctions.

For the purpose of this Policy:

- Gulf Co-Operation Council (GCC) and Middle East (ME) – Bahrain, Egypt, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Iraq, Morocco, Tunisia, UAE and Yemen
- Indian Sub-Continent (ISC) – Bangladesh, Bhutan, India, Nepal, Pakistan and Sri Lanka
- South East Asia (SE ASIA) – Brunei, Indonesia, Malaysia, Philippines, Laos, Myanmar, Singapore, Thailand and Vietnam

Health+ is the MetLife pre-packaged solution offered for Small Medium Enterprises – Terms & Condition of Benefit Plus apply.

Dubai Health Authority (DHA): <http://ipromes.eclaimlink.ae/>

MetLife's Group Critical Illness plan offers a lump-sum cash payment to the insured upon diagnosis of any of the following conditions or dreaded diseases.

Critical Illness Packages

Health+ Premier - Option 3 (AED 36,000)		Health+ Advantage - Option 2 (AED 10,000)	Health+ Standard - Option 1 (AED 10,000)
Cancer	Pulmonary Hypertension	Cancer	Cancer Only
Stroke	Fulminant Hepatitis	Stroke	
Heart Attack	Kidney Failure	Heart Attack	
Serious Coronary Disease	Coma	Serious Coronary Disease	
Heart Valve Replacement	Aplastic Anemia	Heart Valve Replacement	
End Stage Lung Disease	Major Organ Transplant	Pulmonary Hypertension	
End Stage Liver Disease	Bone Marrow Transplant		

- Covered for employees and spouses from age 18 up to 65 only.
- Exclusions: All Pre-existing Conditions: 120 day waiting period to apply.
- This is compulsory to all insured members under the Group Policy.

Part A - Company Details

Company Name: Nature of Business:

Company Address:

Country City

P.O. Box Area Street

Building Flat / Villa No

Telephone Country Code - Area Code - Fax Country Code - Area Code -

E-mail ID Mobile Country Code - Area Code -

Company Administrator Details:

First Name Last Name

Job Title Contact No.

Effective Date (Must be later than the application date)

Plan Option Premier Advantage Standard Economy

Network Option Executive Gold Card Standard Silver Card Limited Blue Card Restricted Green Card

	Premier	Advantage	Standard	Economy
Cost Containment				
20% Co-pay on Pharmacy	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A
20% Co-pay on all Out Patient Services	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Mode of Payment Annual Semi-Annual (within min. Annual Premium of AED 92,000) Quarterly (within min. Annual Premium of AED 367,000)

Type of Coverage For Employees Contributory Non Contributory

For Dependants Contributory Non Contributory

Part B - Employees/Dependants Details*

A) How many people are employed by your company?

B) Number of employees to be insured?

C) Number of eligible dependents? Spouses Children

*Kindly fill the Electronic Data Interchange (EDI) format with the FULL details, and Enrollment Form (G42) for each employee (if applicable). Enrollment Form (G42) is required only for Members above 65 years and any late addition or member added after the policy inception date

Part C - Optional Cover

Kindly tick the following box if you wish to obtain optional coverage and fill the optional cover census sheet:

- "Basic Dental and Optical" for Premier, Advantage or Standard Plan
- "Basic Dental" for Economy Plan

Declarations

- (a) I, as the authorized signatory of the policyholder, confirm that I am proposing all my full time sponsored employees to be covered under the MetLife Health+ scheme without any exclusion or selection. In the event we, as the policyholder, are proposing multiple categories under the medical scheme we certify that the segregation of the employees is based on an objective criteria such as job designations, grade etc and we will provide to MetLife the needed justification to support our request.
- (b) **International and Local Sanction and Exclusion Clause: I Understand that MetLife is bound by and must comply with all applicable trade and economic sanctions laws and regulations, including those set forth by the U.S. Department of Treasury, Office of Foreign Assets Control (OFAC) and the United Nations. MetLife will NOT provide COVERAGE AND/OR PAYMENT** under the Policy and/or any Supplementary Contract if the policyholder, insured, or person entitled to receive such payment is: (I) residing in any sanctioned country; (II) listed on the Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN) list or any other International or local sanction list; or (III) claiming the payment for any services received in any sanctioned country. The Company shall not be liable to pay any claim or provide any coverage or Benefit to the extent that the provision of such coverage or Benefit would expose the Company to any sanction, under applicable law.
- (c) **Data Transfer:** I hereby give MetLife unambiguous consent, to process, share, and transfer my personal data to any recipient whether inside or outside the country, including but not limited to MetLife Headquarters in the USA, branches, affiliates, Reinsurers, business partners, professional advisers, insurance brokers and/or service providers where MetLife believe that the transfer or share, of such personal data is necessary for: (i) the performance of the Policy; (ii) assisting MetLife in the development of the business and products; (iii) improving MetLife customers experience; (iv) for the compliance with the applicable laws and regulations; or (v) for the compliance with other law enforcement agencies for international sanctions and other regulations applicable to MetLife.
- (d) I hereby certify that all information provided within this application form is correct and complete to the best of my knowledge.
- (e) I also authorize MetLife to obtain, from any source it deems appropriate, information concerning my financial and/or professional and/or personal status, as well as information related to my driving history. A photocopy of this authorization shall be valid as the original.
- (f) I hereby certify that I have read, understand and accepted the benefits, terms and conditions of MetLife Health+ Plan.
- (g) I have read the above declarations and understand their impact on the insurance policy and affix my signature in acceptance and agreement thereof.
- (h) Acceptance of risk is subject to group underwriter approval and policy issuance with confirmation of coverage.

Date Completed Signature & Company Stamp

Name and Position of Authorized Signatory

For MetLife use only

Full Name of Consultant: Code:
 Agency: Manager's Name:
 Consultant's Signature: Manager's Signature:
 Date: Date:

Permitted Health Intermediary Representative ID

Company Name: Sheet of

	Full Name	Date of Birth	Gender	Marital Status	Nationality	Residency	Emirates ID No	Previous Insurance		Salary is above the LSB Band (AED 4,000)	
		DD / MM / YY	M / F	M / S				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
1 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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2 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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3 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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4 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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5 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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7 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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8 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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9 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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10 Employee								<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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Signature & Company Stamp

Date

- Note:**
- This form is not required if the completed EDI is provided.
 - Using age at last birthday applied to rates on enclosed Rates / CI Benefit Tab
 - Medical Premium includes (GL+PA+CMM+CI for Employees) and (CMM+BR for Dependents)
- Enrollment Form (G42) is required for:**
- members above 65 years and
 - any member added after the policy inception date

I. General Exclusions

War Restriction Clause

It is hereby agreed that, notwithstanding the provisions of this Policy and any Riders attached to this Policy, if an Insured dies or becomes disabled as a direct or indirect consequence of war or warlike operations, (whether war be declared or not) or of invasion, act of foreign enemy, hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, no payment shall be made under the terms of this Policy.

Acquired Immune Deficiency Syndrome (AIDS) (only applicable for African based Insured)

No benefits shall be paid under this Group Insurance Policy or any other Insurance Rider attached, in the event of an Insured's or a covered Dependent's death, disability and / or incurred medical expenses caused by an opportunistic infection, a malignant neoplasm or suicide, if at the time of such death, disability and / or incurred medical expenses there is present in the subject Insured (or covered Dependent) an acquired immune deficiency syndrome.

For the purpose of this Clause, the terms **"Acquired Immune Deficiency Syndrome"** shall have the meanings assigned to it by the World Health Organization. A copy of the definition is maintained in the Company's Head Office in the country of issue of the Policy.

Opportunistic infection includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and / or disseminated fungi infection.

Malignant neoplasm shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma, hairy cell leukemia and / or other malignancies now known or which become known as immediate cause of death disability and the incurring of medical expenses in the presence of acquired immune deficiency.

Acquired Immune Deficiency Syndrome shall include HIV (Human Immune Deficiency Virus), encephalopathy (dementia), and HIV (Human Immune Deficiency Virus) Wasting Syndrome.

International and Local Sanction Limitation and Exclusion

MetLife is bound by and must comply with all applicable trade and economic sanctions laws and regulations, including those set forth by the U.S. Department of Treasury, Office of Foreign Assets Control (OFAC) and the United Nations.

MetLife will not provide coverage and/or payment under the Policy and / or any Supplementary Contract if the policyholder, insured, or person entitled to receive such payment is:

- (I) residing in any sanctioned country;
- (II) listed on the Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN) list or any other International or local sanction list; or
- (III) claiming the payment for any services received in any sanctioned country.

The Company shall not be liable to pay any claim or provide any coverage or Benefit to the extent that the provision of such coverage or Benefit would expose the Company to any sanction under applicable laws.

II. Exclusions - Group Life and Body Repatriation

If any Employee commits suicide, while sane and aware, within one year from the date his coverage under this Rider commences, no benefits shall be payable.

III. Exclusions - Group Critical Illness

1. Any loss caused by or resulting from:

- a) Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane;
- b) Congenital anomalies and conditions arising out of or resulting there from;

2. Any Pre-Existing Condition.

3. Any loss caused by or resulting from:

- a) Any Illness other than a Diagnosis of Critical Illness as defined in the Schedule of Covered Critical Illness; or
- b) Any Critical Illness, of which the signs or symptoms first occurred prior to the Coverage Commencement Date, which was disclosed or not disclosed in the Application or health statement; or
- c) Willful misuse of drugs or alcohol.

4. Any loss occurring while:

- a) The Insured is flying in an aircraft or device for aerial navigation except as a fare paying passenger (not as an operator or crew member) on a commercial airline operated by a properly certified pilot, flying between duly established and maintained airports.
- b) The Insured is participating in competitions, races, contests, matches in land, air or sea; or in any sport related to the following hobbies: mountain climbing, pot holing, paragliding, bungee jumping, parachuting or scuba diving.

The Insured shall, if so required, and as condition precedent to any liability of the Insurance Company, prove that the loss did not in any way arise under or through any of the excepted circumstances or causes under this Rider.

IV. ACCIDENT DEFINITION

Any bodily injury sustained by a Scheme Member as a consequence of sudden and unpredictable intervention of external forces. This includes Bodily Injury to a Scheme Member as an innocent victim of Terrorism. Bodily Injuries which occur before the Policy Effective Date or the date of Enrolment of the Scheme Member (whichever is the later) are not covered by this Policy. Bodily injuries resulting from the following events shall not be considered as an Accident:

- illness (for example, heart attacks, strokes, convulsions, medical disturbances and impaired consciousness); or
- suicide, attempted suicide or intentional self-infliction of a Bodily Injury; or
- the commission of, or attempted commission of, an assault or any other unlawful act or being engaged in any illegal activity.

A. Limitations:

1. The Insurance Company shall be entitled to all rights of recovery for the reasonable value of services and benefits provided by the Insurance Company to any Insured Member, from any third party or entity that either provides or is obligated to provide benefits or payments to the Insured Member. The Insured Member agrees to execute and deliver such documents (including a written confirmation of assignment, and consents to release medical reports), and provide such help as may be reasonably requested by the Insurance Company.
2. All benefit in relation to pregnancy, childbirth and any complications thereof shall be payable under clause 8 if provided for.

B. Exclusions:

This Rider does not insure and no benefits shall be payable for or on account of the below except as set forth under Item (c) - Insurance Coverage of the Rider Specifications or unless specifically provided for by an endorsement:

This schedule sets out the non basic (excluded) healthcare services:

- 1) Healthcare Services, which are not medically necessary.
- 2) All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
- 3) Custodial care includes:
 - 1) Non-medical treatment services; or
 - 2) Health related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
- 4) Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
- 5) Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
- 6) Healthcare Services and associated expenses for replacement of an existing breast implant. Cosmetic operations which improve physical appearance and which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body. Breast reconstruction following a mastectomy for cancer is covered.
- 7) Medically non-approved experimental, research, investigational healthcare services, treatments, devices and pharmacological regimens.
- 8) Healthcare Services that are not performed by Authorized Healthcare Service Providers, apart from Healthcare Services rendered in a Medical Emergency.
- 9) Healthcare services, treatments & associated expenses for alopecia, baldness, hair falling, dandruff or wigs.
- 10) Supplies, Treatment and services for smoking cessation programs and the treatment of nicotine addiction.
- 11) Non-medically necessary Amniocentesis.
- 12) Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
- 13) Treatment and services for contraception.
- 14) Prosthetic devices and consumed medical equipment's, unless approved by the insurance company.
- 15) Growth hormone therapy.
- 16) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- 17) Mental Health diseases, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
- 18) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
- 19) Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
- 20) Services rendered by any medical provider relevant of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent or child.
- 21) Healthcare services for adjustment of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure, by any means, except treatment of fractures and dislocations of the extremities.
- 22) All Healthcare services & Treatments for in-vitro fertilization (IVF), embryo transport; ovum and male sperms transport.
- 23) Elective diagnostic services and medical treatment for correction of vision.
- 24) Nasal septum deviation and nasal concha resection unless medically necessary.
- 25) Any services related to Birth defects, Congenital diseases for newborn &/or Deformities unless life-threatening.
- 26) Healthcare services for Senile dementia and Alzheimer's disease.
- 27) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation services.
- 28) Any test or treatment, for purpose other than medical such as tests related for employment, travel, licensing or insurance purposes.
- 29) All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions) and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, convenience items / options, exercise equipment and sanitary supplies.
- 30) More than one consultation or follow up with a medical specialist in a single day unless referred by a physician.
- 31) Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during treatment.
- 32) Treatments and services related to viral hepatitis C and associated complications.
- 33) Inpatient treatment received without prior approval from the insurance company including cases of Medical Emergency which were not notified within 24 hours from the date of admission.
- 34) Any inpatient treatment, tests and other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
- 35) Services and educational program for handicaps.
- 36) Services which do not require continuous administration by specialized medical personnel.
- 37) Domiciliary care; private nursing care; care for the sake of travelling.
- 38) Organ acquisition or donation costs, cost of body organs, blood and cost of medical treatment; However, Health services and associated expenses for organ and tissue transplants, is covered for both the recipient and the donor.
- 39) Healthcare services and treatments) by acupuncture; acupressure, hypnosis, Roling, massage therapy, aromatherapy, homeopathic treatments, and all forms of treatment by alternative medicine.

Healthcare Services outside the Scope of Health Insurance

- 1) Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
- 2) Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
- 3) Injuries resulting from natural disasters (including but not limited to) earthquakes, tornados and any other type of natural disaster.
- 4) Diagnosis and treatment services for complications of exempted illnesses.
- 5) Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
- 6) Injuries resulting from criminal acts or resisting authority by the Insured Person.
- 7) Healthcare services for patients suffering from AIDS and its complications.
- 8) All cases resulting from the use of alcohol, drugs and hallucinatory substances.
- 9) Any test or treatment not prescribed by a doctor.
- 10) Injuries resulting from attempted suicide or self-inflicted injuries.
- 11) All healthcare services for internationally and locally recognized epidemics.

For easy enrollment to Health+ follow the steps below:

- a) Fill in the application form, mark the tick box where applicable, for all Employees & covered Dependents complete details shall be reported through the standard Electronic Data Interchange (EDI) format provided by MetLife (same apply for future additions & Deletions),
- b) Maternity claims are settled as a package (pre-natal, post-natal checks and actual delivery expenses) up to the maximum provided and is not subject to a deductible or co-insurance.
 - Maternity benefits are not selective; it has to be applied to the entire Group.
- c) If you would like to obtain Optional Benefits (Dental/Optical), kindly indicate so by ticking the box where applicable.
 - Benefit is applied at additional cost, please refer to the rates sheet inserted.
- d) Enrollment Form (G42) is required for:
 - Members above 65 years and
 - Any late addition or member added after the policy inception date. A stock of Enrollment Forms (G42) can be obtained from your MetLife Consultant.
 - If you would like to introduce any cost containment option (co-pay for Pharmacy or co-pay for all Outpatient services), kindly indicate so by ticking the box where applicable.
- e) Each eligible employee and his eligible dependents should provide evidence of the previous insurance; if applicable.
- f) Issue a cheque* payable in the name of American Life Insurance Company (MetLife) for the Annual premium or the first Semi-Annual or Quarterly installment.
- g) Submit: Company Profile Form (KYC) and applicable identification documents, Application Form, the Electronic Data Interchange (EDI) and Enrollment Forms (G42 - if applicable) along with a cheque to your MetLife Consultant.
- h) Submit: Completed beneficiary designation form (if applicable), the form can be obtained from your MetLife Consultant.

Notes

- 1) All applications are subject to underwriting approval.
- 2) *Cheques should be issued in the name of American Life Insurance Company (MetLife) ONLY.
- 3) All cheques should be stamped with A/C PAYEE ONLY & NOT TRANSFERABLE.
- 4) Acceptance of risk is subject to group underwriter approval and policy issuance with confirmation of coverage.
- 5) "Family business" are subject to additional underwriting consideration.
- 6) Please refer to underwriter should companies require a combination of plans.
- 7) No initial cash Premium payment is accepted against new / renewal group policy at all times.
- 8) Third party payment on behalf of the policyholder is not accepted irrespective of payment method at all times
- 9) Due premiums must be paid in full as billed shown in the invoice and to be paid on its due date.
- 10) Wire transfer must be transferred to MetLife Acc and should be drawn from the policyholder bank Acc directly.

DHA Requirements for Group Medical Policies



Dear Valued Customer,

In accordance with Dubai Health Authority (DHA) mandates, and with reference to:

- Health Insurance Law (No 11 of 2013) of the Emirate of Dubai,
- The Employer Information pack circulated on October 1st, 2014; and
- DHA Procedural Notice Number 2 of 2014 (PN 02/2014).
- DHA General Circular Number 6 of 2015 (GC 06/2015).

The Policyholders licensed in Dubai are required to provide the following:

At the Employer level:

- Dubai Trade License
- Number of employees with a gross monthly salary of AED 4,000 or less
- Employer Contact Details:
 - ✓ Employer name
 - ✓ Contact Person First Name, Last Name, Job Title, Direct Tel No, Mobile No and Email

At Employee / Dependent level:

- To provide the details listed below (by filling the Updated Electronic Data Interchange form (EDI), which can be obtained from your MetLife Representative).

DHA REQUIREMENTS	
Data required from employers and other sponsors for Member Register	
Note: missing or erroneous data could prevent the issue of an employment visa	
First Name	The First Name as spelled in the Passport.
Middle / Second Name	The Middle / Second Name as spelled in the Passport.
Last / Family Name	The Last / Family Name as spelled in the Passport.
Mobile Number	This is the primary mobile contact number of the insured member. <ul style="list-style-type: none">• Use the standard format (Country code) (Area Code) (Number).• If the insured member is a minor, the number should be that of a parent / guardian.• If the insured member does not have or does not disclose a mobile number, then the mobile number should be that of their emergency contact.
Birth Date	Is the date where a person was born or is officially declared born. If the date is not known but the age is identified, then the date of birth should be assumed to be on the 1st of January of the current year minus the age of the person. <ul style="list-style-type: none">• Example: A person is 54 years old in 2015, then his birth date should be assumed to be 01/01/1961.
Gender	The person's gender.
Nationality	The person's current nationality as defined by the passport.
Passport Number	The passport number of the passport that has the UAE visa, or if not available, the National ID (for example GCC Nationals).
Marital Status	Married / Unmarried.
Email	The personal email address of the insured member. <ul style="list-style-type: none">• It is highly recommended to provide this field as per the DHA.

Emirate Insured Currently Living In	The Emirate the person is currently living in, from following list: Dubai, Abu Dhabi, Ajman, Fujairah, Ras Al Khaimah, Sharjah, Umm Al Quwain.
Residential Location (City)	The person's actual place of residence. <ul style="list-style-type: none"> Use the corresponding Location code from the predefined location listed in the Electronic Data Interchange (EDI).
Work Location	<ul style="list-style-type: none"> The person's actual place of work based on the location listed in the Electronic Data Interchange (EDI). If the place of work varies, use the location of the head office of the sponsor.
Salary Bracket	The salary bracket of the insured member. <ul style="list-style-type: none"> The field must have one of the four values below: <ol style="list-style-type: none"> 1 = Salary less than 4,000 AED per month. 2 = Salary between 4,001 and 12,000 AED per month. 3 = Salary greater than 12,000 AED per month. 4 = No salary. This will be used for dependants or children that do not acquire a salary.
Salary Type	The field should reflect if the member is acquiring income based on a commission based plan. <ul style="list-style-type: none"> The field must have one of the values below: <ol style="list-style-type: none"> 1 = Yes, some (or all) of the member's income is based on a commission plan. 2 = No, the member's income is not based on a commission plan.
Emirates ID Number	<ul style="list-style-type: none"> The unique number the government assigns to a citizen (15 digits no dashes). When an Emirates ID Number is not yet available please provide the application no.
U.I.D Number	Unified Identity Number issued at the time of entry by the Ministry of Interior (MOI). <ul style="list-style-type: none"> The number is available on the Visa or residency document of the member under U.I.D. Number.
Visa Sponsor Type	This is the type of the sponsoring entity: use the corresponding number when you fill in the field. <ol style="list-style-type: none"> 1 = Resident 2 = Citizen (e.g. UAE locals, GCC locals) 3 = Establishment 4 = Property Owner
Visa Sponsor ID	<ol style="list-style-type: none"> If the sponsor is a Resident, then use the UID of the resident (Residence File number). If the sponsor is a Citizen, then use the UID of the Citizen (Citizen File number). If the sponsor is an Establishment, then use the Establishment Code (Trade license Number or Company Name). If the sponsor / applicant is a Property Owner, then use the property owner's UID.
Contact number of the policy holder	This is the primary contact number of the policy holder. <ul style="list-style-type: none"> Use the standard format (Country code) (Area Code) (Number).
Email address of the policy holder	The email address of the policy holder. If the policy holder is an establishment, this should be the email ID of an individual or a department responsible for health insurance related matters.

This information is required to populate the person register. Missing or erroneous data could prevent the issue of an employment visa upon renewal.

For any further information about DHA law and circulars you may refer to <http://www.isahd.ae/Home/LawAndRegulations>

American Life Insurance Company is a MetLife, Inc. Company

Health+ is the MetLife pre-packaged solution offered for Small Medium Enterprises – Terms & Condition of Benefit Plus apply.

Dubai Health Authority (DHA): <http://ipromes.eclaimlink.ae/>



Our experience and superior standards demonstrate our commitment to paying claims quickly and fairly.

We make customers' lives easier

We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

We go above and beyond

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

We have proven experience

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1962.

For more information please visit [metlife.ae/claims](https://www.metlife.ae/claims)

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