

# A network built on robust experience

MetLife's in-house comprehensive medical network provides access to quality, cost-effective medical services.



We offer tailor-made network solutions for our clients to ensure the best service at the best price that is specific to their employees' needs.

We were the first insurance company in the region to implement direct billing and our long-standing exceptional relationships allow us to secure the most competitive discounts for our members.



## The best value

We offer discounts of up to 50% on the most utilized services and procedures within our network.



## Customized options

By using analytics to assess your employees' needs, we are able to provide custom network configuration to deliver greater value to you and your employees.



## Confidence in care


Our dedicated team of Network Specialists conduct regular comparisons with peer networks, and market trends ensure our providers deliver to the high standards that we set.



## Ease and access to providers

With more than 2,950 regional medical care providers in the Gulf and a global footprint, the breadth of our network ensures accessibility and convenience for your employees.

 **96%** of all claims covered in the past year were with medical providers within our comprehensive network.

 **91%** of our members are satisfied or extremely satisfied with the ease of finding and using our network providers.

**\$80m** is the amount our clients and their employees benefited from cost containment in 2018.

## Our dedicated team of network managers ensure that your employees will have access to the best care at the most competitive prices by:



### Monitoring performance

We continuously monitor the performance of all our providers. Quarterly performance reviews are conducted on our top service providers. We assess the providers claims utilization and average costs in comparison to market trends and their peer network providers to ensure your employees' access to the best medical service available.



### Expanding our network

We are constantly searching for new suitable medical service providers to include in our network. Our aim is to continuously increase your employees' access to the care that they need. More than 100+ new providers have already joined our network this year.



### Negotiating better value

Regular data analysis and comparisons with peer network providers allows us to renegotiate with network providers to ensure both services and costs are relevant and in line with market norms. In this way any discrepancies between our various providers are identified and amended on an on-going basis.



### Offering flexible network configuration

Our network is not just comprehensive and constantly evolving, it is also flexible. This allows us to develop tailor-made solutions to meet the diverse needs of our members. By offering Preferred Providers lists and tiered network options, our clients can customize their network within their organization.

For more information, contact us at [800-638-5433](tel:800-638-5433)

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 and distribution partners, 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).

Disclaimer: American Life Insurance Company is a MetLife, Inc. Company. 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.