

# Together we can fight critical illnesses no matter the age or time.



Learn how a Critical Illness can impact you and what MetLife can do to protect you.



Navigating life together

# Critical Illness in the UAE & the world

Each day you work hard to secure your family’s future. And although nobody wants to think about critical illness, it’s something that can affect anyone, at any age, at any time.



**1 in 5 men** will develop **cancer** during their lifetime<sup>1</sup>



**1 in 6 women** will develop **cancer** during their lifetime<sup>1</sup>

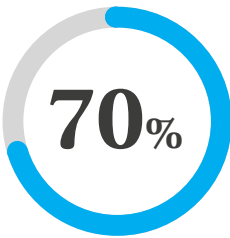
## Critical illnesses<sup>2</sup>

	UAE	Globally
Average age of heart attack or stroke	45	60
Average age of cancer diagnosis	45	65
Deaths through cardiovascular disease	36%	31%
Deaths through cancer	9,700	9.6 million
Incidence of strokes per year	8,000	15 million



**17%**

the risk of premature death in the UAE<sup>3</sup>



of the UAE population either has some form or is at risk of cardiovascular disease<sup>4</sup>



**4,500**

new cases of cancer per year in the UAE and over 18 million globally<sup>5</sup>

# The Financial Impact of Critical Illness

***UAE residents all have medical insurance plans which cover hospital treatment for Critical Illness.***

## However, medical insurance is not enough!



Employers in UAE only pay around 15 – 45 days sick leave. Additional days may have to be taken as unpaid leave.



Most medical insurance plans have co-pay element & deductibles



Medical insurance plans cover treatment in certain hospitals. You may wish to see a specialist out of your network.



If you wish to see a specialist abroad, your medical insurance may not cover your flights and accommodation.



Medical insurance plans have annual limits, which can be exhausted, leaving you with no cover for the remainder of the year.



If diagnosed with a Critical Illness you may need to quit your job to recover and return to your home country.



**The good news is MetLife is here to help you customize your preferred Critical Illness plans.**



# 01

Plans that pay for treatment abroad with worldwide specialists. We will take care of treatment, flights, accommodation and much more.

# 02

Plans that pay you a single payment on diagnosis so you can use this money as income replacement.



# 03

Plans that reward you for staying healthy by returning part of your premiums back to you if you don't claim.

## We go beyond insurance

At MetLife, we don't just wait for the Critical Illness claim to support you. We navigate life with you from the moment you join our family. We provide you with the tools to take care of yourself.



### Various Discounts

Up to 50% off pharmacies, dentist, health check ups and optical shops



### Health tracking tool

To monitor weight, Body Mass Index (BMI) meals, water intake and sleep



### Health awareness and prevention

Initiatives like free health check-ups, flu vaccinations, mammogram screenings and i-Act (type 2 diabetes program)



### Health engagement platform

To encourage and inspire physical activity



### Personalized articles on wellbeing

Tips for a healthier lifestyle



# Let's talk

We're here to answer your questions. Simply call us and mention critical illness so that our experienced team can answer your queries.

**Take your first steps to plan and protect, call 800-MetLife.**



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## References:

- 1: World Health Organization, 2018
- 2: Sources: 2018 data - WHO, World Cardiac Conference, UAE, Gulf News, Health Dept of Abu Dhabi and IARC, Global Burden of Disease Study, Gulf News
- 3: World Health Organization, NCD Profile 2018
- 4: Gulf News 2018
- 5: Health Department Abu Dhabi; WHO
- 6: Plans that pay you a single payment on diagnosis so you can use this money as income replacement.