

MetLife Medical Care

Frequently Asked Questions

**01****Who is eligible for 'MetLife Medical Care plan'?**

All UAE residents under any age are eligible to have 'MetLife Medical Care'.

02**If I am an existing Insurance member, can I opt for 'MetLife Medical Care' plan?**

Yes, subject to eligibility guidelines, you can opt for 'MetLife Medical Care' plan. Please note your application will be subject to medical underwriting.

03**How can I enroll for 'MetLife Medical Care'?**

You can submit your quote request on [MetLife website](#), our customer representative will contact and start your protection online.

04**Are pre-existing conditions covered under the 'MetLife Medical Care' plan?**

Pre-existing conditions are covered only if declared on the application form and subject to the limit and medical underwriting.

05**Is medical declaration required for enrolling under 'MetLife Medical Care' plan?**

Yes, medical declaration is required to enroll under MetLife Medical Care plan. Member must fill individual application form.

06**Is a medical report required for members during plan enrollment?**

Yes, in case of pre-existing conditions and based on the current health conditions.

07**Does my 'MetLife Medical Care' Plan offer coverage for inpatient and outpatient treatment?**

Yes, MetLife Medical Care plan offer coverage for inpatient and outpatient treatments. Please refer to the Table of Benefit for more details.

08**Is maternity covered under 'MetLife Medical Care'?**

Yes, maternity is covered as an embedded benefit. Please refer to the Table of Benefit for more details.

09 **Can I get refund of premium under 'MetLife Medical Care', if a member is deleted or entire policy is cancelled?**

Premium refund will be allowed for member deletion or policy cancellation, subject to the Terms & Conditions.

10 **Can I reimburse my medical expense if treatment is availed in non-network providers?**

Non-network treatment is covered under MetLife Medical Care for elective and emergency services only.

11 **What will happen to the policy when a critical illness claim, or disability claim paid?**

Rider will be dropped in such case and policy will continue with the rest benefits

12 **Any waiting period for critical illness and disability. And is insured covered within the waiting period?**

Yes, there is a 90-day waiting period for the critical illness benefit. Coverage begins after this period, so Insured member will not be covered for critical illness within the first 90 days.

13 **What happens if I miss a payment?**

If a payment is missed, your policy enters a 30-days grace period. During this time, direct billing access to the medical network is suspended. Once the overdue premium is paid within the grace period, your access will be fully reinstated, and any eligible medical expenses incurred during the suspension will be reimbursed according to your policy terms and conditions.

14 **Can I upgrade my plan later-on?**

Yes, you can request a plan upgrade at your policy's anniversary, subject to underwriting guidelines and policy terms and conditions.

15 **What happens if I relocate or change jobs?**

If you relocate to another emirate, your current policy will be cancelled. You can then apply for a new policy under your new emirate of residence.

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