

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. Members 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 expenses 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 is 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 **Does my coverage for critical illness, disability, or accidental death continue during the grace period?**

Yes. Your coverage for these benefits remains active during the grace period. If a claim is approved during this time, any outstanding premium will be deducted from the approved claim amount.

15 **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.

16 **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.

17 **Where can I find my medical card, insurance certificate, and policy documents?**

You can access all your policy documents through member.mlportal.com, or **MyMetLifePlus mobile app** (available on the App Store and Google Play)

If you are using the portal or app for the first time, click "Register" and follow the steps to create your account. If you already have an account, simply log in using your credentials.

Once logged in:

1. Click on your policy card.
 2. Select the menu icon (☰) and choose “Request policy changes”.
 3. You will be redirected to the servicing portal.
 4. Click “Download Documents” next to your policy card to download the document you need.
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18 What is a Table of benefits (TOB) and where can I find it?

It is a detailed document that explains your medical insurance coverage, including:

- Covered benefits and sub-limits
- Annual limits and co-payments
- Network details
- Exclusions and special conditions

The TOB helps you understand your coverage before using medical services.

You can find it on the **MyMetLifePlus** app or portal:

1. Click on your policy card
 2. Go to “Member Coverages”
 3. Download the Table of Benefits
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19 What changes can I make to my policy?

You can request the following changes online:

- View or update beneficiary details
 - View or update member and policy owner details
 - Add a member
 - Delete a member
 - Cancel a policy
 - Edit card details
 - Download Certificate of Insurance or Certificate of Continuity
 - Download documents such as:
 1. Medical Application Form
 2. Policy Summary Statement (PSS)
 3. Tax Invoice
 4. Payment Receipts
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20 How do I request a policy change?

1. Visit member.mlportal.com or open the MyMetLifePlus app
 2. Click on your policy card
 3. Select the menu icon (☰) and choose “Request policy changes”
 4. You will be redirected to the servicing portal where you can submit your request
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21 Which changes affect my policy premium?

The following changes will impact your premium:

- Adding a member
 - Deleting a member
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22 How long does it take to review a policy change request?

Once all required documents are submitted, your request will be reviewed within 3–5 working days. If additional documents are required, you will be notified via your registered email address.

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Can I add a new member to my policy at any time?

No. Members can usually be added **only during policy renewal**.

Outside the renewal period, a member can be added **only if a valid life event applies** and an **exception request** is submitted.

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What is a member addition exception?

You may request an exception if one of the following life events occurred recently:

1. You got married within the last 30 days
2. The member's previous health insurance expired within the last 30 days
3. The member recently moved to the UAE:
 - Within 30 days (Dubai)
 - Within 14 days (Abu Dhabi)
4. The member is a newborn less than 30 days old

If none of the listed life events apply, you will not be able to add a member during the current policy year. In this case, you are advised to purchase a separate policy for the new member.

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What documents are required to add a member?

Required documents depend on the life event selected and may include:

- Marriage certificate (for marriage)
- Birth certificate (for newborns)
- First UAE entry proof or visa copy (for relocation)
- Previous insurance certificate showing expiry date

Additional documents may be requested during review.

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What if I need coverage immediately for a new member?

If you are not eligible for an exception, you can:

- Purchase a separate policy immediately, or
 - Wait until policy renewal to add the member to your existing policy
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What changes require policy cancellation during the policy year?

The following changes require cancelling the current policy and purchasing a new one:

- Visa place of issuance
 - Date of birth
 - Gender
 - Marital status (for females)
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What documents are required for policy cancellation?

Depending on the reason, you may be asked to provide:

- Visa cancellation proof (if moving outside the UAE or to another Emirate)
- Medical insurance certificate from your new insurer
- Passport (for corrections to date of birth or gender)
- Marriage certificate or supporting documents (for marital status changes)

Please note: In all cancellation cases, a new policy must be purchased and will be subject to underwriting.

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Can I remove myself as the policy owner or transfer ownership?

No. If you remove yourself as the policy owner, the entire policy must be cancelled.

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What proof do I receive after policy cancellation or member deletion?

You can download certificates from the **MyMetLifePlus** app or portal:

1. Click "Request policy changes"
 2. Go to the servicing portal
 3. Select "Download Certificates"
 - Abu Dhabi policies: Certificate of Continuity
 - Dubai & Northern Emirates: Certificate of Insurance
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Am I eligible for a refund if I cancel my policy?

Yes. Refunds are processed on a **pro-rata basis**, subject to:

- Claims already paid
- Outstanding claims

Refunds are processed within **10 working days**.

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Can I update my card details?

Yes. To update your card details:

1. Visit **member.mlportal.com** or open the **MyMetLifePlus app**
 2. Click on your **policy card**
 3. Select "**Request policy changes**"
 4. Choose "**Payment details**" to update your card
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Is my card information secure?

Yes. Your card details are **securely tokenized**.
MetLife does **not store your actual card number**.

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Will my new card be used for future payments?

Yes. Your updated card will be used for **future premium deductions**, provided you have not paid the full annual premium.

If a payment cannot be processed due to insufficient funds, you will be notified by **email** to update your card details.

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.

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.
