

Child Care

Ensure a head start in life




MetLife[®]



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A woman with long dark hair is lifting a young girl into the air. They are both smiling and laughing. The woman is wearing a white long-sleeved shirt and the girl is wearing a white long-sleeved shirt and light blue shorts. They are on a sandy beach with the ocean in the background under a clear blue sky.

As a parent it is natural to worry, we worry every time we can't see our children, when they are at school, playing outdoors, riding their bike or even just playing with their friends. MetLife understands that you want to do everything in your power to protect your children, so to aid you in this goal we have created the Child Care Plan.

Benefits of Child Care

WAVIER OF PREMIUM

In case of Permanent Total Disability or Accidental Death of the policyholder, MetLife shall waive all due premium payments while making sure the insured child remains covered until the end of the policy.

SCHOOL TUITION AND EDUCATION EXPENSES

In the event of an accident leading to the policyholder's loss of life or permanent disability, MetLife's Child Care Plan will cover your insured child's upcoming tuition fees for up to 10 years.

Subject to the policy T&C.

TELEMEDICINE

In the event that your insured child requires specialized medical care, MetLife will help you get the best possible treatment for your child by enabling you to access a second medical opinion or a case management consultation from renowned medical centers in the USA specializing in the treatment of seriously complicated conditions.



MONTHLY CATASTROPHE CASH

If the insured child suffers from injuries that result in permanent total loss of parts of the body that are covered by this plan, MetLife will pay up to USD 500 per month for a guaranteed period of 240 Months.

ACCIDENT MEDICAL REIMBURSEMENT UP TO USD 3,000 / ACCIDENT

In case of an accident leading to your child requiring medical treatment, MetLife will reimburse you for the cost of the treatment. Benefits under this coverage will be doubled in case the insured child is confined to an Intensive Care Unit (ICU).*

**Subject to the policy T&C*

ACCIDENT IN-HOSPITAL INCOME UP TO USD 75 / DAY

For each day the insured child is confined in a hospital, MetLife's Child Care coverage will pay the sum of the benefits selected for up to 30 days per accident. Benefits under this coverage will be doubled in case the insured child is confined to an ICU.*

DISMEMBERMENT, LOSS OF SIGHT OR HEARING

If an injury to an Insured child results in Dismemberment, Loss of Sight, Hearing or any of the under mentioned disabilities, MetLife will pay you up to USD 50,000*:

Both Hands or both Feet or Sight of both Eyes	Up to USD 50,000
One Hand and one Foot	Up to USD 50,000



Either Hand or Foot and sight of one Eye	Up to USD 50,000
Hearing of both Ears	Up to USD 50,000
Either Hand or Foot	Up to USD 25,000
Sight of one Eye	Up to USD 25,000
Thumb and Index Finger	Up to USD 12,500

**Maximum amount dependent on the plan.*

All of the these benefits will be doubled in case the accident occurs during school time or during school sponsored activities.

TRAVEL ASSIST

Your global assistance service that will help you with Emergency Travel Services, Medical Evacuation, Repatriation, Emergency Legal Assistance and much more.

Frequently Asked Questions

How Old Must The Child Be For The Parent To Apply For This Coverage?

The child must be between the ages of 6 months and 19 years or up to 23 years if full time students.

Will There Be Any Difference In Premium Related To The Occupational Class Of The Owner Of The Policy?

The occupational classes do not apply to the owner.

Who Can Apply For Coverage?

MetLife's eligibility criteria for Child Care is wide and flexible. As long as you are employed, and between the ages of 18 and 64 you can apply to protect your children right now.



TABLE OF BENEFITS

BENEFITS	BRONZE	SILVER	GOLD	PLATINUM
Education Allowance for 10 years (in case of Policyholder's Accidental death or Permanent Total Disability)	USD 1,500 / Year	USD 2,800 / Year	USD 5,500 / Year	USD 12,000 / Year
Waiver of Premium	Included	Included	Included	Included
Telemedicine - Second Opinion	Included	Included	Included	Included
Travel Assist	Included	Included	Included	Included
Medical Expense Reimbursement	USD 1,000	USD 1,500	USD 2,000	USD 3,000
Double Accident Medical Expense ICU - Confinement	Included	Included	Included	Included
Daily Accident In-Hospital Income	USD 20	USD 30	USD 60	USD 75
Double Daily / Accident In-Hospital Income ICU Confinement	Included	Included	Included	Included
Monthly Catastrophe Cash Benefit	USD 200	USD 300	USD 400	USD 500
Dismemberment, loss of sight or hearing	USD 10,000	USD 15,000	USD 25,000	USD 50,000
Double Dismemberment, loss of sight or hearing During School Time	Included	Included	Included	Included
ANNUAL PREMIUM	USD 99	USD 135	USD 225	USD 375

A policy fee of USD 5 will be collected along with the application form.

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MetLife is a pioneer of life insurance with a presence of more than 50 years in the Gulf. Through its affiliates in Bahrain, Kuwait, Oman, Qatar and the United Arab Emirates, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

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