

# Critical Care

Providing comfort whatever happens



**MetLife**<sup>®</sup>



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With rapid advances in medical research and treatments, the chances of surviving a serious medical condition like cancer or a heart attack are now very high. However, the costs associated with treatment have also risen significantly. MetLife's Critical Care plan provides critical financial support in times of great stress resulting from a critical illness and enables you and your family to continue to live life to the full.

## Have you considered?

- What would happen if you are no longer able to work and support your family?
- Would a critical illness compromise your lifestyle and financial stability?
- Can you afford the medical expenses and support that a critical illness requires?

A medical bill can be beyond your financial means. It is therefore wise to set aside a little of your savings to get the coverage that you and your loved ones need.

## Facts and Statistics<sup>(1)</sup>

- 1 out of 5 people will suffer from a serious illness at some stage in their life
- 1 in 8 people will contract cancer before age 65
- 80% of all heart attack victims survive
- 70% of people will survive a stroke
- Open Heart Surgery may cost over USD 50,000<sup>(2)</sup>

Source (1) *British Medical Journals*; (2) *Forbes*

## BENEFITS OF CRITICAL CARE PLAN

### Lump Sum Payment

Following the first 120 days waiting period of the policy, a lump sum amount based on the coverage chosen is payable immediately upon diagnosis of any of the 32 covered critical illnesses listed overleaf. This one time payment will help the insured pay for expensive medical treatments and protect his / her family's financial well being.



### Tele-medicine / E-Consultation

A service offered by World Care International enabling the policy holder 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 e.g: Johns Hopkins, Harvard Med, Cleveland Clinic and many more
- Teleradiology, Patient Management Consultation and Pathology

### Provision of Funds

The money you receive can be used for a whole host of expenses that we barely think about when we are fit.

- Lost income for the critical illness survivor
- Home health care needs
- Lost income and work time for your spouse or other caregivers

- Housekeeping or child care expenses
- Co-pays and Deductibles that are not covered by traditional insurance

## FREQUENTLY ASKED QUESTIONS

### Who is eligible to apply?

This plan is offered to anyone in good health and who is between 18 and 59 years of age. It's renewable up to age 74. The policy will expire immediately following the 75<sup>th</sup> birthday of the insured.

### Do I need medical examination?

MetLife may send you for a full medical check-up for which MetLife will bear the costs.

### Are there any exclusions?

Pre-existing medical conditions are excluded. Also, normal exclusions that apply to most insurance policies are applicable.



### **Is there a waiting period before I can claim for a Critical Illness?**

Yes, the waiting period is the first 120 days of the policy. Claims occurring after the waiting period will be paid immediately upon diagnosis of the covered critical illness.

### **Will my coverage continue if I relocate to another country?**

Yes, this policy offers worldwide coverage\* and will be kept in force even if you relocate to another country.

\* Coverage and Benefits cannot be provided in countries under the "International Sanction" list.

### **How can I pay my premiums?**

Premiums can be paid semi-annually or annually. For additional savings, Single Premium payments can be made for a five year policy.

Cash Up to 2000 US\$, Cheques, Credit Cards and bank standing orders are all accepted payment methods.

### **What are the covered critical illnesses?**

Your coverage will provide you with vital financial support if you are diagnosed with any of the following critical illnesses:

1. Stroke
2. Major Cancers
3. First Heart Attack
4. Serious Coronary Artery Disease
5. Heart Valve Replacement
6. Fulminant Viral Hepatitis
7. End Stage Liver Failure
8. Primary Pulmonary Hypertension
9. End-stage Lung Disease
10. Kidney Failure
11. Major Organ / Bone Marrow Transplant
12. Aplastic Anaemia
13. Loss Of Hearing
14. Loss Of Speech
15. Muscular Dystrophy
16. Alzheimer's Disease / Irreversible
17. Motor Neurone Disease
18. Parkinson's Disease
19. Benign Brain Tumor
20. Major Head Trauma
21. Bacterial Meningitis
22. Blindness
23. Coma
24. Major Burns
25. Multiple Sclerosis
26. Paralysis
27. Poliomyelitis
28. Encephalitis
29. Apallic Syndrome
30. HIV due to Blood Transfusion and/or occupationally acquired HIV
31. Progressive Scleroderma
32. Systemic Lupus Erthematosus with Lupus Nephritis



### ANNUAL PREMIUM

Benefits and Premium Table						
USD	250,000	200,000	150,000	100,000	25,000	15,000
Age	Premium					
<b>Up to 24</b>	1,385	1,111	837	563	N/A	N/A
<b>25 to 29</b>	1,848	1,481	1,115	748	198	N/A
<b>30 to 34</b>	2,568	2,057	1,547	1,036	270	N/A
<b>35 to 39</b>	3,848	3,081	2,315	1,548	398	245
<b>40 to 44</b>	6,053	4,845	3,638	2,430	619	377
<b>45 to 49</b>	7,890	6,315	4,740	3,165	803	488
<b>50 to 54</b>	10,765	8,615	6,465	4,315	1,090	660
<b>55 to 59</b>	13,765	11,015	8,265	5,515	1,390	840

### 5 YEARS SINGLE PREMIUM PAYMENT PLAN

Benefits and Premium Table						
USD	250,000	200,000	150,000	100,000	50,000	25,000
Age	Premium					
<b>Up to 24</b>	2,318	1,868	1,418	968	518	N/A
<b>25 to 29</b>	3,128	2,516	1,904	1,292	680	N/A
<b>30 to 34</b>	4,568	3,668	2,768	1,868	968	518
<b>35 to 39</b>	7,808	6,260	4,712	3,164	1,616	842
<b>40 to 44</b>	13,343	10,688	8,033	5,378	2,723	1,395
<b>45 to 49</b>	23,243	18,608	13,973	9,338	4,703	2,385
<b>50 to 54</b>	31,230	24,998	18,765	12,533	6,300	3,184
<b>55 to 59</b>	50,805	40,658	30,510	20,363	10,215	5,141

A policy fee of USD 5 (Annual Policy) will be collected along with the application form.

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The benefits of this Critical Care Plan are briefly outlined here. For complete details of the coverage and terms and conditions, please refer to your policy document.

*"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."*

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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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