

Intuition

Making the Right Choices in Life



MetLife[®]





Intuition

Introduction

Life is often seen as a journey with many paths to choose and take.

Juggling between career and family, choosing the right school for your kids, your new home or simply your next vacation..... its all about making the right choices in life.

One of the more important decisions in life is securing your and your family's financial well being.

Being a woman comes with unique challenges and no ordinary health plan will do.

Key Facts

- ♥ 1 in 8 women is diagnosed with Breast Cancer.
- ♥ Breast Cancer is the most common cancer among women, accounting for nearly 1 in 3 cancers diagnosed in US women.
- ♥ 1 in 8 women is diagnosed with Breast Cancer.
- ♥ 97% of Breast Cancer deaths occurred in women 40 years of age and older.

Source: American Cancer Society (*Breast Cancer Facts & Figures 2011-2012*)

Depend on your Intuition

INTUITION meets your changing needs as you walk through life - Protecting you during maternity and well into time when your grandchildren are sitting on your lap.

It provides financial protection against female cancer, female related diseases, maternity complications or osteoporosis.

Lump Sum Payment: up to USD 100,000 - payable immediately upon diagnosis of any covered female illness.

MetLife Medical Access Card: A card which grants preferred discounts ranging from 10% - 30% at selected Medical Providers in UAE, Bahrain, Qatar and Oman against medical services which include surgeries and dental care.

Tele-Medicine/e-Consultation: A service offered by World Care International that provides the facility to obtain a second medical opinion or case management consultation once a year from world renowned medical centers in the USA specializing in the treatment of seriously complicated conditions. Telemedicine benefits include:

- Teleradiology
- Patient Management Consultation
- Pathology

Travel Assist Service: A 24-Hour Emergency Travel Medical Advisory Service available during international travel.



Benefits of Intuition

INTUITION is a plan specifically designed to cover female health. No one wants to imagine crises and hard times, but INTUITION tells us it's necessary and wise to do so.

INTUITION also tells us that we should take every precaution and guard against threats to our lifestyle, and our family. Trust your INTUITION...

INTUITION from MetLife is an innovative female health plan which guards against female cancer and other female illnesses.

It meets your changing needs as you walk through life.

If you are a female between 18 & 59 years old, INTUITION is the plan for you.

"ESSENTIAL" PLAN	
Benefits Description	% of Face Amount
1. Female cancer	100 %
2. Female carcinoma in-situ	20%
<ul style="list-style-type: none"> • MetLife Medical Access Card • Tele-Medicine / e-Consultation 	

"COMPLETENESS" PLAN	
Benefits Description	% of Face Amount
1. Female Cancer	100 %
2. Female Carcinoma in-situ	20%
3. Female Illnesses	
3.1 Systemic Lupus Erythematosus	100%
3.2 Rheumatoid Arthritis	100%
3.3 Reconstructive Surgery Reimbursement	upto 100%
3.4 Osteoporosis	20%
4. Maternity Crises	10%
4.1 Maternity Death	
4.2 Disseminated Intravascular Coagulation	
4.3 Fatty Liver of Pregnancy	
4.4 Choriocarcinoma and Hydatidiform Mole	
4.5 Ectopic Pregnancy Termination	
4.6 Pre-eclampsia of Pregnancy	
4.7 Miscarriage due to Accident	
<ul style="list-style-type: none"> • MetLife Medical Access Card • Tele-Medicine / e-Consultation • Travel Assist Service 	



Do you know the minimum cost for cancer treatment in any of the GCC countries?
Not less than USD 15,000!

WHY DO I NEED INTUITION PLAN?

INTUITION pays in addition to all other medical plans you have. You also need it because there are expenses that are usually not covered by traditional insurance and include the cost of:

- Home health care needs
- Lost income and work time for spouse or care givers
- Housekeeping or child care expenses
- Non-covered “experimental” treatments
- Expenses not covered by insurance, including co-pays and deductibles
- Lost income for the critical illness survivor

So, instead of thinking ‘It will never happen to me’, ask yourself :

- What would I do if it did?
- How would I cope financially?
- What kind of burden would it put on me and my family?
- Where would the money come from?

QUESTIONS AND ANSWERS

Who is eligible to apply?

This plan is offered to all females in good health and are between 18 - 59 years of age (renewable up to age 65).

Do I need any medical examination?

MetLife at its expense may send you for a full medical check up.

Are there any exclusions?

Pre-existing medical conditions related to any female illnesses covered under this plan are excluded. Also, the normal exclusions that apply to most insurance policies are applicable.

Is there a waiting period before I can claim?

- 180 days for breast cancer & carcinoma-in-situ
- 12 months for Maternity Crises
- 120 days for other covered illnesses.

Will my coverage continue if I relocate to another country?

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

* Coverage and Benefits cannot be provided in countries under the “International Sanction” list.

INTUITION offers:

- Maximum Benefit of USD 100,000
- Minimum Benefit of USD 25,000

INCREDIBLE VALUE !!!

Did you know that INTUITION Policyholders are entitled for a MetLife Medical Access Card which grants preferred discounts ranging from 10% - 30% at selected Medical Providers in UAE, Bahrain, Qatar & Oman against medical services which include surgeries and dental care?

A unique offer only for INTUITION Policyholders.

All you have to do is present your MetLife Medical Access Card to any one of the listed providers and you will be eligible for a discount on your total bill for medical services availed.

Schedule of Benefits & Annual Premiums

INTUITION - ESSENTIAL PLAN

Age Group				
	JASMINE	PRIMROSE	LAVENDER	IRIS
	\$ 100,000	\$ 75,000	\$ 50,000	\$ 25,000
18 to 24	\$ 315	\$ 245	N/A	N/A
25 to 29	\$ 455	\$ 350	\$ 245	N/A
30 to 34	\$ 585	\$ 448	\$ 310	N/A
35 to 39	\$ 735	\$ 560	\$ 385	\$ 210
40 to 44	\$ 935	\$ 710	\$ 485	\$ 260
45 to 49	\$ 1,085	\$ 823	\$ 560	\$ 298
50 to 54	\$ 1,235	\$ 935	\$ 635	\$ 335
55 to 59	\$ 1,535	\$ 1,160	\$ 785	\$ 410

INTUITION - COMPLETENESS PLAN

Age Group				
	JASMINE	PRIMROSE	LAVENDER	IRIS
	\$ 100,000	\$ 75,000	\$ 50,000	\$ 25,000
18 to 24	\$ 655	\$ 500	\$ 345	\$ 190
25 to 29	\$ 755	\$ 575	\$ 395	\$ 215
30 to 34	\$ 955	\$ 725	\$ 495	\$ 265
35 to 39	\$ 1,195	\$ 905	\$ 615	\$ 325
40 to 44	\$ 1,335	\$ 1,010	\$ 685	\$ 360
45 to 49	\$ 1,435	\$ 1,085	\$ 735	\$ 385
50 to 54	\$ 1,735	\$ 1,310	\$ 885	\$ 460
55 to 59	\$ 2,135	\$ 1,610	\$ 1,085	\$ 560

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

Premiums will remain LEVEL from entry age up to age 65

"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.

For more information, visit www.metlife.com

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