

# Benefits Plus

Strengthen your business with employee benefits



**MetLife**<sup>®</sup>





# Strengthen your Business with Employee Benefits

## Benefits Plus

MetLife has been operating in the Middle East for more than 50 years and has continuously contributed to the development of the insurance market in the region by introducing innovative products and superior customer service. Throughout the years, MetLife's extensive range of products has greatly benefited the employees of companies insured with us.

MetLife's goal is to provide practical solutions that satisfy the insurance needs of employers / employees in the Gulf region. With this in mind, we offer a 'packaged' employee benefit plan to provide your employees with the peace-of-mind they value.

MetLife Benefits Plus Plan covers a wide variety of insurance needs including those of employees' immediate dependents.

### ELIGIBILITY

All full-time permanent employees actively at work in the Policyholder's office in the UAE (Excluding Emirate of Abu Dhabi) for at least thirty (30) hours per week, with a Minimum eighteen (18) years of age; and not having attained sixty-five (65) years of age, in service on the Policy date, are eligible on that date. Subsequently hired Employees, as described above, shall be eligible immediately upon hire on a full-time permanent active basis subject to the above stated age limitations. Eligible dependents are all legal spouses with a Minimum eighteen (18) years of age; and not having attained sixty-five (65) years of age, and unmarried dependent children from 0 day up to age 19 years residing permanently with the employee. Cover can be extended to include:

- Full time students in an accredited College or University up to age 23 years.
- Unmarried dependent daughters up to 30 years of age.
- Dependents must be residing in the UAE.

### APPLICABLE UNDER GROUP COMPREHENSIVE MAJOR MEDICAL ONLY FOR EMPLOYEE / DEPENDENT SPOUSES

Coverage shall be extended up to attainment of seventieth (70th) birthday as per provided rates and for seventy (70) years and above is case to case basis.

### EMPLOYEE BENEFITS

Employee benefits programs satisfy an essential need for all employers and employees alike. Surveys have established that 75% of employees prefer to have a benefits program rather than having to meet the cost of health insurance through a salary increase. Employee benefits programs help the employer to:

1. Recruit and retain the best employees.
2. Enhance loyalty among employees.
3. Minimize losses incurred while employees are on sick leave.

### PAYMENT MODE

Premiums can be paid on an Annual or Semi-Annual basis.

- Minimum Semi-Annual premium of AED 15,000 is required to qualify for Semi-Annual Billing Mode.

### SUMMARY OF BENEFITS

- Comprehensive Medical Cover ranging from AED 200,000 to AED 350,000 per insured member per year.
- Dental & Optical coverage (Optional)
- Maternity Benefit.
- Group Life Insurance (death due to any cause) cover anywhere in the world\* of AED 100,000 per employee.
- Group Personal Accident cover of AED 100,000 per eligible employee.
- Supplementary Group Life cover above the primary level of AED 100,000 up to a maximum of AED 300,000.
- Critical Illness Cover available with 3 Coverage Options & 2 Lump sum Cash Benefits of AED 18,360 or AED 36,720.
- Body Repatriation benefit for dependents up to AED 50,000

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



# Main Features of Benefits Plus

## GROUP LIFE INSURANCE (Employees only)

GROUP LIFE	AED 100,000
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Provides AED 100,000 as a lump-sum payment in the event of death of any employee due to any cause anywhere in the world.\*

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

EXTENSION OF DEATH BENEFIT
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If an employee becomes totally disabled due to accident or disease after he has been insured for twelve month, upon due proof the insurance company will pay the amount of his insurance. It also includes the discontinuance of premium payment while remaining disabled.

GROUP PERSONAL ACCIDENT	AED 100,000
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If any injury results in loss of life of an Insured Person, (death due to accident) the Company will pay the Principal Sum applicable to the insured person. If the accident results in a permanent disability and this occurs within 180 days from the date of the accident, MetLife will pay the scheduled percentage of the principal sum applicable to the insured person.

SUPPLEMENTAL GROUP LIFE COVERAGE (OPTIONAL)	Up to AED 300,000
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The Supplemental Life Plan is designed to increase your employee's protection to a more adequate level, proportional with his / her insurance needs. It is an optional cover to your employees at no additional cost to the employer and shall be contributory with the premium borne 100% by the Employee.

## BODY REPATRIATION (Dependents only)

BODY REPATRIATION	AED 50,000
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A flat benefit amount for expenses incurred for returning the Insured's body to the place of residence in his home country, including the cost of embalming, coffin and transportation of the Insured's body. This benefit does not include transportation expenses of anyone accompanying the Insured's body, nor does it cover death due to suicide

## CLAIMS

Through MetLife Preferred Providers Organization Network (PPO), your employees and their eligible dependents will enjoy a high level of service, together with an efficient claims settlement that will minimize cash outlays. All they need to do is to present their medical insurance card at any of our MetLife PPO Network premises, pay the deductible / co-insurance amount, sign the claim form and MetLife will take care of settling the bills directly with the provider.

## MEDICAL PLAN ELIGIBLE EXPENSES

Eligible expenses mean the actual expenses incurred by the insured which are reasonable and customary for necessary medical care and services administered by or prescribed by a physician licensed to practice medicine. These include:

1. The expenses incurred for reasonable and customary charges made by the Hospital for room, board and general nursing care during the hospital confinement, but not to exceed the daily benefit maximum for each day of confinement.

2. All other hospital services and supplies for medical care in the hospital.
3. Anesthetics and their administration.
4. Ambulance service for travel to and from a local hospital.
5. Physicians' services for surgery and other medical care excluding dental services unless for treatment immediately below.
6. Dental services rendered by a Physician, Dentist or Dental Surgeon for the treatment of accidental injuries to sound natural teeth through violent external mean within six months of the accident (treatment to include replacement of natural teeth within said period).
7. Private professional Nursing services run by a registered graduate Nurse other than a close relative or one residing in the Insured's home.
8. The following other services and supplies:
  - The treatment by X-ray and Radium or other Radioactive substance.
  - Treatment by a Physiotherapist other than a close relative.
  - Drugs and Medicines dispensed by a licensed Pharmacist.
  - Surgical Dressings.
  - Artificial limbs and eyes when necessitated by bodily injuries or diseases occurring while covered under this Rider.
  - Casts, splints, trusses, braces and crutches.
  - Rental of wheelchair, hospital bed or iron lung.

## HOLD HARMLESS AGREEMENT PREFERRED PROVIDER ORGANIZATION (PPO) NETWORK OF MEDICAL PROVIDERS

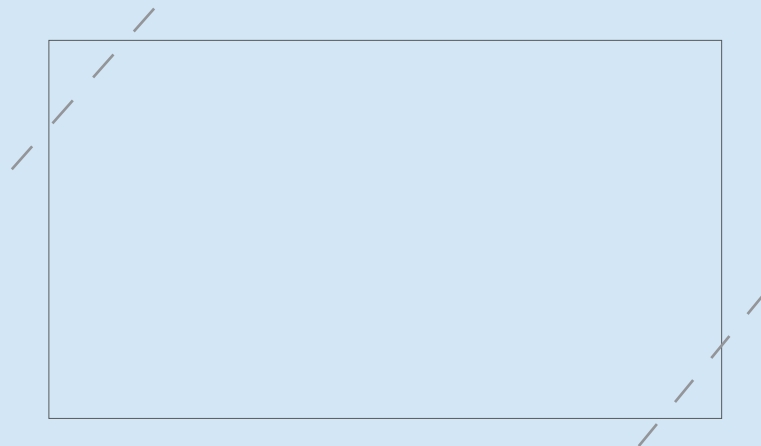
The Policyholder shall reimburse the Insurance Company within 15 days from the date billed for medical expenses incurred on account of the following. Such expenses should have been paid by the Insurance Company to medical providers under the PPO network, which has been communicated to the Policyholder and the Insured Members.

1. Any misuse of the individual identity cards issued by the Insurance Company to employees of the Policyholder and their eligible dependents for expenses incurred following the termination of individual cover of any employee or eligible dependent. It is the Policyholder's responsibility to gather and return such identity cards to the Insurance Company immediately upon termination of any individual cover.
2. Any treatment on account of the Limitations and Exclusions of this Policy and its Rider.
3. Any ongoing treatment of an employee or eligible dependent at the time of termination of his / her individual cover, termination of this Rider, and / or termination of the Managed Care Contract with a medical provider under the PPO network where the ongoing treatment is being undertaken at time of termination.
4. Any Ineligible Expenses which have been authorized by the Policyholder to be settled by the Insurance Company to a medical provider under the PPO network.

With no prejudice granted by the Insurance company regarding billing, it is mandatory and binding condition for the Insured Member to pay the Hold Harmless amount as billed and any attempt by the Insured Member / Policyholder to refrain from such payment shall be deemed to be a default to the provisions of the Policy and its conditions and shall render it invalid until such hold harmless amount is paid.

## **GENERAL**

For easy enrollment to the Benefits Plus Plan, kindly refer to the enclosed Administrative Guidelines. All applications are subject to underwriting approval.





*"This plan is underwritten by American Life Insurance Company (MetLife) and is subject at all times to the terms and conditions of the Policy issued by MetLife. The information contained in this brochure is intended for general consumer understanding only and does not contain the full terms and conditions of the policy. Kindly refer to the policy document for the full terms and conditions."*

**Please note that the Medical Plan Exclusions & General Exclusions (Group Life, Group Personal Accident & Group Critical Illness Products) are separately included in this folder.**

**MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.**

**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](http://www.metlife.com)