

Medical Claim Reimbursement Form



American Life Insurance Company (MetLife)

Kuwait, P.O. Box 669, Safat 13007, State of Kuwait

Tel + 965 2 208 9350, Fax + 965 2 208 9334, Gulfclaims@metlife.com

▶ Complete the form in capital letters.

Submit your claim via myMetLife website or mobile app in 4 simple steps. Just login, navigate to cash claim, and enter the details and click submit. **Remember to update your bank details to receive your reimbursement directly into your bank account.**

If you are unable to access myMetLife, please provide the below information. To avoid any delays in the processing of your claim, please ensure that:

- 1) All claim documents are submitted in English or Arabic. Documents in other languages must be translated by an official public translator prior to submission.
- 2) All necessary claim documents are to be submitted within 30 days of the incurred date. Subject to your policy terms and conditions, claims submitted more than 90 days after the incurred date may be denied.
- 3) All the required information is provided (marked with *). Without all the required info we will be unable to approve your claim.

For support please call Customer Services on 800-METLIFE (800-6385433).

Insured's full name*	<input type="text"/>	Date of birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insured's nationality*	<input type="text"/>								
Certificate number* <small>(Mentioned on your Medical Card)</small>	<input type="text"/>								

Bank details of Beneficiary / Payee required for wire transfer

Beneficiary / Payee Name	<input type="text"/>								
Beneficiary / Payee Full Address	<input type="text"/>								
Mobile No.	<input type="text"/>	Country Code	<input type="text"/>	Area Code	<input type="text"/>	E-mail	<input type="text"/>		
Bank Name	<input type="text"/>					Currency Account	<input type="text"/>		
Bank Address	<input type="text"/>								
Bank Account Holder Name	<input type="text"/>								
Bank Account No.	<input type="text"/>					Swift Code	<input type="text"/>		
IBAN No.	<input type="text"/>								

I, the undersigned, hereby confirm that all above information is correct and related to my Bank Account.

Signature

Authorization Statement

- I hereby certify that all answers and all original documents submitted with the claim form are complete and true. I hereby authorize any doctor, hospital, or medical provider, any insurance company or any other company, institution or any other person who has any record or information about me and/or any of my family members to provide MetLife (American Life Insurance Company) with the complete information's, including copies of their records with reference to my sickness or accident, any treatment, examination, advice, or hospitalization. Any photocopy of this authorization shall be taken as the original copy.

Disclaimer

- MetLife will bear charges on account of claims reimbursement levied by the remitting bank. All charges that may be levied by the beneficiary's bank / other third-party provider will be borne by the beneficiary. We suggest confirming these charges, if any, with your banking provider".
- I verify that the documentation submitted electronically is true and unaltered and I have all the original documents that can be presented upon request of the Insurance Company. I also accept and recognize that at the sole discretion of the MetLife, these documents may be requested at any time during a period of one year counted from the submission of the claim, which I will provide within a period not exceeding of 30 days from the request. Failing to comply could imply the claim to be declined. If the case is confirmed to be declined, I will reimburse any amount paid by MetLife to me or to any party as related to this claim.
- **MetLife will not provide coverage in, reimburse for treatment obtained in, reimburse for services received in, or make wire transfers or any payments to the countries identified on OFAC's sanctions list, including but not limited to payments to any financial institutions or medical providers located in a sanctioned country. Also, MetLife will not pay a claim to individuals who: i) are residing in a sanctioned country; ii) are listed on the OFAC Specially Designated Nationals (SDN) list or any other international or local sanctions list; or iii) have traveled to a sanctioned country for purposes of receiving medical, or other treatment or services, subject to the Policy and / or Supplementary contract terms and conditions.**

- **Data Transfer:** I hereby give MetLife unambiguous consent, to process, share, and transfer My personal data to any recipient whether inside or outside the country, including but not limited to MetLife Headquarters in the USA, MetLife branches, affiliates, Reinsurers, business partners, professional advisers, insurance brokers and/or service providers where MetLife believe that the transfer or share, of such personal data is necessary for: (i) the performance of the Policy; (ii) assisting MetLife in the development of MetLife business and products; (iii) improving MetLife customers experience; (iv) for the compliance with the applicable laws and regulations; or (v) for the compliance with other law enforcement agencies for international sanctions and other regulations applicable to MetLife. MetLife will ensure that such recipients will have sufficient confidentiality obligations to procure the confidentiality of the personal information and provided that MetLife complies with applicable laws in respect of such processing, sharing and transferring of that personal data.
- **For clarity,** personal data means any data/information related to Insured and/or Insured’s family which might include any health, identity and financial information or contact details, disclosed to MetLife at any time.
- **Declaration** I hereby confirm that the documentation submitted including this form are true and unaltered and I have all the original documents that can be presented upon request of the insurance company at any time during the process period of this claim and up to one year following the claim decision. I hereby confirm to process payment in my favor if and when MetLife approves and decides to accept the claim for payment and consider this document as Receipt & Discharge. Moreover, I hereby confirm that the funds MetLife is paying will not be transferred, either directly or indirectly, to an OFAC-sanctioned country. These countries currently include Syria, Iran, North Korea, Cuba, Sudan and Crimea.

Employee’s signature

Date

D	D	M	M	Y	Y	Y	Y
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Need help?

How to contact us							How to submit the form
Country	UAE	Kuwait	Oman	Bahrain	Qatar	Any other Country	
Call us	800 - MetLife (800 - 6385433)	+965 2 208 9333	800 70708	800 08033	800 9711	+971 4 415 4555	Please send original documents to: Customer Care - MetLife Kuwait, P.O. Box 669 Safat 13007, State of Kuwait
Mail us	P.O. Box 669 Safat 13007, State of Kuwait						
E-mail us	Gulflifeclaims@metlife.com						
Website	www.metlife-gulf.com/kuwait						

We are committed to providing you with the highest service standards. If you feel that we have not lived up to these standards we would like to hear about it, so we can put it right for you. Please visit our “Feedback and complaints” page on www.metlife-gulf.com/kuwait to see how you can get in touch and learn about our Complaints Handling Process.

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Attending Physician Section (*Mandatory fields)

To be filled by attending physician

Patient's full name Date of birth

Chief complains*

Diagnosis*

How long has the patient been suffering from this sickness?*

Please specify the date when then symptoms first appeared:

If treated by other medical provider please specify the name and treatment details:

Details of the treatment (other than prescription):

If further treatment or operative procedure anticipated, please provide the details:

Physician's name, address and tel. no.

E-mail ID

Physician's Signature and Stamp

Checklist for Insured member

Required	Check box	Documents	Notes
Yes	<input type="checkbox"/>	Claim Form (including Attending Physician Section)	Fully completed and signed by you and your physician/surgeon
Yes	<input type="checkbox"/>	Detailed medical report	Detailing ailment/diagnosis or accident with dates it started/happened, signed by your treating physician
Yes	<input type="checkbox"/>	Original hospital/clinic bill	Original
If applicable	<input type="checkbox"/>	Copy of all relevant X-rays/Echography /MRIs and reports	Should reflect your name and date they were taken
If applicable	<input type="checkbox"/>	Copy of all lab tests and reports	Only related to this incident
If applicable	<input type="checkbox"/>	Copy of police report	Required if claim relates to an accident

Please remember:

To help us process your insurance claim as quickly as possible, we ask you to provide the above documents. Otherwise your claim could be delayed or potentially rejected.

How to submit the claim

Login to myMetLife **OR** Please contact your H.R. for the claim submission process