

reakthrough

Access to worldwide specialist care,
like never before.



**HEALTH
COVER
ABROAD**

Access the best healthcare without barriers

Your health comes first!

At MetLife, we are committed to offering our clients access to the specialist healthcare they need, when they need it, wherever it is in the world, and without barriers.



Introducing Health Cover Abroad



Health Cover Abroad offers a new breakthrough in healthcare which provides access to worldwide specialist care, like never before. We understand that when it comes to treating critical illnesses, receiving the best care can make a big difference to health outcomes and that is why we are there to support you.

To obtain specialist healthcare, it is very common for residents to seek treatment abroad whether or not it is covered by insurance.

Source: Federal National Council Health and Environment Committee (2018)

In fact, this figure is rising by

10%

annually.

Health Cover Abroad is a comprehensive healthcare plan that will support you through your entire critical illness treatment from diagnosis to recovery. If diagnosed with one of the 6 critical illnesses*, MetLife will arrange and pay for:



Treatment/surgery in the best hospitals around the world
(except the Gulf region)



Medicines



Flights and Accommodation covered for you and a companion



Translator provided



Hospitalization



Visas

**Coverage Amount: USD 1 million per year and USD 2 million per lifetime.
Premium will change based on attained age as per the below table.**

Age/Insured	Annual Premium (USD)
6 months - 18 years	350
19 - 49 years	1,200
50 - 54 years	1,800
55 - 59 years	2,400
60 - 64 years	3,600
65 - 69 years (renewals only)	4,200
70 - 85 years (renewals only)	4,800

Note: Future rates may be subject to change.

***Covered Critical Illnesses:**

- Cancer
- Bone marrow transplant
- Live donor organ transplant
- Treatment of benign brain tumor
- Coronary artery bypass surgery
- Heart valve surgery

We're with you every step of the way

Step 1

Customer is diagnosed with one of the critical illnesses

Step 2

Customer calls MetLife to get a second medical opinion

Step 3

Customer receives a detailed medical report, with diagnosis and recommended treatment

Step 4

Customer reviews recommended treatment options and discusses with a MetLife representative

Step 5

MetLife representative recommends top specialist hospitals across the globe for treatment

Step 6

Customer chooses the hospital for the treatment. MetLife arranges and pays for treatment, travel and accommodation for the customer and a companion. The customer may request for a hospital of their choice* for treatment, however, it is subject to approval

Step 7

Customer undergoes treatment. MetLife pays directly to the hospital

Step 8

Customer returns home and MetLife coordinates any necessary follow ups

*** Benefit is available for Gulf residents: Terms and Conditions apply**

***Medical facility must be outside of UAE**



Health Cover Abroad offers a new world of medical choice where breaking down the access barrier and getting the best treatment abroad becomes the norm, rather than the exception.

Ahmed's story



UAE



48 years old



John Hopkins hospital

Ahmed went for a routine check-up and doctors detected cancer. However, the doctors were unable to make a firm diagnosis. Uncertain and worried, Ahmed called MetLife for a second medical opinion. Doctors confirmed that he had cancer and recommended John Hopkins (in the USA) as the best hospital for treatment. Ahmed then underwent a bone marrow transplant and chemotherapy for 3 months in the US. Fortunately, he no longer faces a terminal diagnosis and is with his family getting better every day.*



Premium paid
\$2000



Medical cost of treatment
\$400,000



Flights for Ahmed and Spouse
\$10,000



Accommodation for 3 months
\$10,000



Coverage remaining
\$1.58m

For Ahmed, the option of international treatment through his MetLife insurance policy saved his life.

*These figures are estimates only. They are not a reliable guide to the future performance of this plan.



Health Cover Abroad Hospital List



Once a claim eligibility has been confirmed, MetLife will provide a short list of International Hospitals that are best suited to treat the customer's condition. However, MetLife does not limit customer choice by working with a restricted network of hospitals as we believe customers should be matched with the most appropriate medical solutions anywhere across the world as part of the 'Worldwide' coverage.

This is a sample list of hospitals and is not limited to the below providers only:

USA

Country	City	Hospital	Specialities
USA	Houston, TX	University of Texas M.D. Anderson Cancer Center	Cancer
			Ear, Nose & Throat
			Gynecology
			Urology
	Baltimore, MD	Johns Hopkins Hospital	Cancer
			Cardiology & Heart Surgery
			Ear, Nose & Throat
	Rochester, MN	Mayo Clinic	Cancer
			Gastroenterology
			Gynaecology
			Nephrology
			Neurology & Neurosurgery
			Pulmonology
	Boston, MA	Brigham and Women's Cancer Center	Cancer
			Cardiology & Heart Surgery
			Gastroenterology
			Gynaecology
			Nephrology
			Neurology & Neurosurgery
			Pulmonology
			Urology
	Cleveland, OH	Cleveland Clinic	Cancer
			Cardiology & Heart Surgery
			Ear, Nose & Throat
Gastroenterology			
Gynaecology			
Nephrology			
Neurology & Neurosurgery			
Pulmonology			
Urology			

Scope of coverage excludes the Gulf and sanctioned countries.

Country	City	Hospital	Specialities
USA	Boston, MA	Massachusetts General Hospital	Cancer
			Cardiology & Heart Surgery
			Ear, Nose & Throat
			Gastroenterology
			Gynaecology
			Nephrology
			Neurology & Neurosurgery
			Pulmonology
Urology			

Western Europe

Country	City	Hospital	Specialities
FRANCE	Marseille	Hôpital de la Timone - Adultes	All
	Bordeaux	Clinique de Saint Augustin	Oncology
	Paris	Centre Hospitalier Universitaire (CH) Nord - Centre	All
	Paris	Groupe Hospitalier Universitaire (CH) Est	Heart Surgery
	Paris	American Hospital of Paris	All
	Paris	Clinique Bizet	All
	Paris	Hôpital Européen Georges Pompidou	All
NETHERLANDS	Rotterdam	Erasmus Medisch Centrum Universitair Medisch Centrum Rotterdam (All Specialities)	All
	Amsterdam	Antoni van Leeuwenhoek Cancer Center	Oncology
	Leiden	Leids Universitair Medisch Centrum	All
GERMANY	Hamburg	Asklepios Klinik Altona	All
	Hamburg	University Medical Center Hamburg-Eppendorf	All
	Frankfurt	Klinikum der Johann Wolfgang Goethe-Universität	All
	Munich	Klinikum der Universität München	All
	Bonn	Universitätsklinikum Bonn (University Hospital)	All
	Heidelberg	University Clinic Heidelberg Universitätsklinikum Heidelberg	All
SWITZERLAND	Geneva	HUG - Hopitaux Universitaires de Geneve	All
	Lausanne	CHUV - Centre Hospitalier Universitaire Vaudois	All
	Bern	Universitaetsspital Bern	All/ Neonatology
	Zurich	Universitaetsspital Zurich	All
AUSTRIA	Graz	Graz University Hospital	All
	Wien	AKH Wien- Univ. Klinik für Neurochirurgie	Neurosurgery
	Wien	Rudolfinerhaus Hospital	All
	Wien	Privatklinik Döbling	Cancer
UK	Sutton, London	The Royal Marsden NHS Trust/ Institute of Cancer Research Royal Cancer Hospital	Cancer
	London	Kings College Hospital NHS Foundation Trust	All

Scope of coverage excludes the Gulf and sanctioned countries.

Country	City	Hospital	Specialities
UK	London	National Hospital for Neurology and Neurosurgery	Neurosurgery
	London	The London Clinic	All
PORTUGAL	Lisbon	Centro Clínico Champalimaud	Cancer
	Lisbon	Hospital da Luz	All
	Lisbon	Hospital CUF Descobertas	All
	Lisbon	Hospital dos Lusíadas	All
	Lisbon	Centro Clínico Champalimaud	Cancer
ITALY	Milan	Istituto Europeo di Oncologia	Cancer
	Rome	Salvator Mundi International Hospital	All
	Milan	IRCCS Istituto Nazionale dei Tumori	Cancer
	Rome	Rome American Hospital	Heart Surgery
	Milan	IRCCS Instituto Neurologico Carlo Besta	Neurosurgery
SPAIN	Madrid	MD Anderson	Cancer
	Barcelona	Teknon	All
	Madrid	Hospital Universitario Quiron	All

Asia

Country	City	Hospital	Specialities
SOUTH KOREA	Chungcheon gnam-do	DanKook University Hospital	Cardiovascular
	Daejeon	Konyang University Hospital	All
	Seoul	Korea University Anam Hospital	All
	Bucheon	Sejong General Hospital	All
JAPAN	Matsumoto City	Aizawa Hospital	All
	Miura-Gun, Kanagawa	Hayama Heart Center	Cardiovascular
	Kamogawa	Kameda Medical Center	Cancer
	Tokyo	NTT Medical Center	All
	Tokyo	St. Luke's International Medical Center	Cancer
HONG KONG	Hong Kong	Canossa Hospital	All
	Hong Kong	Hong Kong Adventist	Cancer
	Hong Kong	Matilda International Hospital	Cancer
	Hong Kong	Tsuen Wan Adventist Hospital	All
CHINA	Shanghai	Children's Hospital of Fudan University	Cancer
	Shanghai	Huashan Hospital, Fudan University	All
	Shanghai	Shanghai Children's Medical Center	Pediatrics
	Shanghai	Tongji Hospital	All
	Shanghai	Ruijin Hospital	Cancer
	Beijing	Beijing Anzhen Hospital, Capital Medical University	All

Scope of coverage excludes the Gulf and sanctioned countries.

Country	City	Hospital	Specialities
CHINA	Shanghai	Huashan Worldwide Medical Center	All
	Shanghai	Zhongshan Hospital	All
	Shanghai	Xijing Hospital	All
	Chengdu, Sichuan	West China Hospital	All
	Beijing	Peking Union Medical College Hospital, International Medical Services	All
TURKEY	Gebze, Kocaeli	Anadolu Hospital	All
	Istanbul	American Hospital	All
	Istanbul	Memorial Hospital	All
SINGAPORE	Singapore	National University Hospital International Patient Liaison Centre	All
	Singapore	Johns Hopkins Singapore International Medical Centre	Cancer
	Singapore	Raffles Medical center (1 hospital and 52 clinics)	Cancer
	Singapore	Singapore General Hospital, International Medical	Transplantations
	Singapore	National Heart Centre Singapore, International Medical Services	Cardiovascular
INDIA	Mumbai	Fortis Hospital Mumbai	Cancer
	Ahmedabad	Apollo Hospital	Cancer
	New Delhi	BLK Super Speciality Hospital	Heart Surgery
	Gurgaon	Artemis Hospital	Neurosurgery

Scope of coverage excludes the Gulf and sanctioned countries.

Age: 39 Health Condition: **Breast Cancer** Hospital: **MD Anderson Cancer Center Madrid, Spain**



We know that, when it comes to the treatment of Critical illnesses, it is tough, the access to modern medication is difficult, and we thought that someday everyone can fall ill, so we decided to get the insurance.



Background:

- A healthy woman in her late 30's with a 5 year old son, felt a lump in her right breast.
- She underwent a consultation with her doctor who ordered a biopsy and genetic test which showed that the woman had developed a rare form of breast cancer.
- Her cancer was caused by a harmful mutation in her BRCA1 gene and was only seen in 5-9 percent of cases.
- Her doctor told her there was no chance of a cure.
- Devastated and shocked by her terminal prognosis, she contacted the MetLife team and asked us to investigate whether there may be a treatment abroad.

How MetLife helped:

- MetLife carried out a detailed assessment of the case and collected her medical records and imaging documents.
- MetLife looked for the best treatment centre that would accept her as a patient and presented a choice of several leading hospitals in Spain, Germany and Italy.
- She chose the MD Anderson Cancer Center in Madrid that specialises in breast cancer treatment. The hospital is an international affiliate of the MD Anderson Group, a renowned group of US-based hospitals known for their clinical excellence and breast cancer expertise.

Treatment and Impact:

- Because she was covered under Health Cover Abroad, she faced no financial or geographic barriers to receiving her treatment. MetLife took care of all the arrangements on her behalf.
- Following her first consultation in Madrid and a full medical check, cancer was also detected in her lung.
- The doctors recommended chemotherapy to reduce the area of the tumour. An operation on her lung cancer was performed successfully using the latest medical technology.
- All costs and arrangements for the surgery, treatment, travel and accommodation were covered by the insurance.
- She is now back home and feeling better. She is still being supported by her foreign doctors and the MetLife team.

"I believe I made the right decision though it was difficult to leave my son. I didn't know how things would end and was worried that I might lose precious time with my son before I passed away. But I came for treatment and now here I am - with my husband and little son and I'm living a normal life."

Total cost of treatment covered by Health Cover Abroad was around USD 216,000:



Medical consultations and diagnostic testing



Surgery and at MD Anderson Hospital and further follow-up consultations.



Flights, private transfers and accommodation for herself and her companion.



MetLife concierge services, including interpretation and translation for her entire stay.

Age: **1 year** Health Condition: **Cardiovascular Disease** Hospital: **Mount Sinai Kravis Children's Hospital, New York, USA**



Thank you for setting this up for our child. We are very relieved to hear that the operation was a success. The doctors were very happy.



Background:

- An infant was diagnosed with complete Atrioventricular Septal Defect (AVSD) and Down's Syndrome at birth.
- Children with this condition are more likely to suffer congestive cardiac failure in the first few months of life. Without surgery, many of these children die.

How MetLife helped:

- The infant's parents sought advice and recommendations on the most effective treatments that were available for their child and contacted MetLife for help.
- MetLife obtained a second medical opinion to confirm the diagnosis and identify where the child would receive the best healthcare. A paediatric cardiac surgery specialist analysed the case and recommended complete atrioventricular septal defect repair surgery.
- As the child was covered under Health Cover Abroad, the child was eligible to undergo the treatment with all costs and arrangements taken care of by MetLife.

Treatment and Impact:

- MetLife worked closely with the child's parents to determine the most appropriate surgeon for the operation.
- MetLife put everything in place to ensure as smooth a trip as possible for the family. MetLife made all the arrangements from the hospital admissions to the travel to New York and hotel bookings. This left the child's parents free to focus on their child's recovery.
- The child underwent atrioventricular canal repair surgery which was followed by several follow-up appointments arranged by our staff.
- These post-surgery checks were essential to ensure the child was making good progress. After a month, the child returned home and is doing well and growing stronger every day.

"I personally liked how helpful and accommodating MetLife are. It was very pleasant to deal with."

Total cost of treatment covered by Health Cover Abroad was around USD 233,000:



Medical consultations and diagnostic testing



Surgical procedure at Mount Sinai Kravis Children's Hospital and further follow-up consultations.



Flights, private transfers and accommodation for the child and parents.



MetLife concierge services for the entire stay.



Our experience and superior standards demonstrate our commitment to paying claims quickly and fairly.

We make customers' lives easier

We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

We go above and beyond

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

We have proven experience

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1953.

For more information please visit [MetLife.ae/claims](https://www.MetLife.ae/claims)

MetLife Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, [visit www.MetLife.com](https://www.MetLife.com).

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches and distribution partners, MetLife offers life, accident and health insurance along with retirement and saving products to individuals and corporations.

For more information, [visit www.MetLife-gulf.com](https://www.MetLife-gulf.com)

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Navigating life together

التقدم في المعرفة

للحصول على الرعاية المتخصصة في جميع أنحاء العالم، بشكل لم يسبق له مثيل.



معاً على درب الحياة

 **MetLife**

صحتك أولاً!

إننا ملتزمون في متلايف بضمان حصول عملائنا على ما يحتاجونه من الرعاية الصحية المتخصصة عند اللزوم في أي مكان يتواجدون فيه في العالم وبدون قيود.



تقديم

التغطية الصحية في الخارج

تقدم التغطية الصحية في الخارج التطور في مجال الرعاية الصحية التي تتيح الحصول على الرعاية المتخصصة في جميع أنحاء العالم، بشكل لم يسبق له مثيل. وعندما يتعلق الأمر بمعالجة الأمراض المستعصية، فإننا ندرك أن الحصول على رعاية أفضل يمكن أن يحدث فرقًا كبيرًا في النتائج الصحية وهذا هو سبب وجودنا بجانبك لدعمك.



في الواقع، سيزداد هذا
الرقم بمعدل

١٠٪
سنوياً.

للحصول على الرعاية الصحية
المتخصصة، كثيراً ما يطلب
المقيمون العلاج بالخارج سواء
كان ضمن التغطية التأمينية أم لا.

المصدر: لجنة الصحة والبيئة التابعة للمجلس الوطني الاتحادي (٢٠١٨)

برنامج التغطية الصحية في الخارج عبارة عن خطة شاملة للرعاية الصحية تدعمك خلال رحلة علاجك من الأمراض
المستعصية بمراحلها كافة، من التشخيص وحتى الشفاء. إذا شُخصت حالتك بأحد الأمراض الستة المستعصية*، ستتولى
متملايف ترتيب ودفع تكلفة:

الأدوية



العلاج أو الجراحة في أفضل
المستشفيات في العالم
(باستثناء منطقة الخليج)



أتعاب المترجم



تغطية مصاريف السفر والإقامة
الخاصة بك وبمن يرافقك



التأشيرات



العلاج بالمستشفى



مبلغ التغطية: ١ مليون دولار في السنة و ٢ مليون دولار مدى العمر.
سوف يتغير قسط التأمين بناءً على العمر الذي تم بلوغه وفقاً للجدول أدناه.

العمر/المؤمن عليه	القسط التأميني (بالدولار الأمريكي)
٦ أشهر - ١٨ سنة	٣٥٠
١٩ - ٤٩ سنة	١,٢٠٠
٥٠ - ٥٤ سنة	١,٨٠٠
٥٥ - ٥٩ سنة	٢,٤٠٠
٦٠ - ٦٤ سنة	٣,٦٠٠
٦٥ - ٦٩ سنة (تجديدات فقط)	٤,٢٠٠
٧٠ - ٨٥ سنة (تجديدات فقط)	٤,٨٠٠

ملاحظة: الأسعار المستقبلية عرضة للتغيير.

* الأمراض المستعصية المغطاة:

- السرطان
- زراعة نخاع العظمي
- زراعة عضو من متبرع حي
- ورم الدماغ الحميد
- جراحة فتح مجرى جانبي للشريان التاجي
- جراحة صمام القلب

موجودون بجانبك في جميع مراحل العلاج

تشخيص حالة العميل بأحد
الأمراض المستعصية

الخطوة
الأولى

تواصل العميل مع
متلايف للحصول على
رأي طبي ثانٍ

الخطوة
الثانية

استلام العميل تقرير طبي مفصل، يسرد
التشخيص والعلاج المُوصى به

الخطوة
الثالثة

مراجعة العميل خيارات العلاج المُوصى بها
ومناقشتها مع مندوب متلايف

الخطوة
الرابعة

توصية مندوب متلايف بأفضل
المستشفيات المتخصصة في جميع
أنحاء العالم* لتلقي العلاج

الخطوة
الخامسة

اختيار العميل المستشفى لتلقي العلاج. تولي متلايف ترتيب ودفع
تكلفة العلاج والسفر والإقامة للعميل ومرافقه. يجوز للعميل طلب
مستشفى من اختياره للعلاج، وذلك خاضع للموافقة

الخطوة
السادسة

خضوع العميل للعلاج. دفع متلايف
التكلفة مباشرة إلى المستشفى

الخطوة
السابعة

عودة العميل إلى الوطن
وتنسيق متلايف أي
عمليات متابعة ضرورية

الخطوة
الثامنة

تتوفر المنفعة للمقيمين في منطقة الخليج فقط: تطبق الشروط والأحكام
* يجب أن تكون المنشأة الطبية خارج دولة الإمارات العربية المتحدة



توفر التغطية الصحية في الخارج عالمًا جديدًا من الخيارات الطبية حيث يصبح إزالة القيود في سبيل الحصول على أفضل علاج في الخارج هو القاعدة وليس الاستثناء.



مستشفى جون
هوبكنز



٤٨ سنة



إ.ع.م.

قصة أحمد

ذهب أحمد لإجراء فحص روتيني واكتشف الأطباء إصابته بالسرطان. ورغم ذلك، لم يستطع الأطباء إجراء تشخيص قاطع لحالته. وأصابته الريبة والقلق، فتواصل أحمد مع متلايف للحصول على رأي طبي ثان. وأكد الأطباء إصابته بالسرطان وأوصوا بتلقيه العلاج في مستشفى جون هوبكنز (في الولايات المتحدة الأمريكية) التي تقدم أفضل أنواع العلاج. وخضع أحمد بعد ذلك لعملية زرع نخاع العظام والعلاج الكيميائي لمدة ٣ أشهر في الولايات المتحدة. ولحسن الحظ، انتهت مرحلة تشخيصه بالمرض وبدأ يتعافى تدريجيًا وهو مع أسرته*.



التغطية المتبقية
١,٥٨ مليون دولار



الإقامة لمدة ٣ أشهر
١٠,٠٠٠ دولار



الرحلات الجوية لأحمد وزوجته
١٠,٠٠٠ دولار



تكلفة العلاج الطبي
٤٠٠,٠٠٠ دولار



القسط المدفوع
٢,٠٠٠ دولار

بالنسبة لأحمد، لقد أنقذ خيار العلاج الدولي المقدم له من خلال تأمين متلايف حياته.

* هذه الأرقام هي تقديرات فقط. إنها ليست دليلًا موثوقًا به للأداء المستقبلي لهذه الخطة.



نجعل حياة العملاء أسهل

نعمل باستمرار لنجعل عملائنا يتمتعون بالأدوات المناسبة والدعم الشخصي عند تقديم وتتبع المطالبة بسرعة وسهولة ودقة.

نذهب إلي أبعد مدى

نلتزم بدفع المطالبات الخاصة بنا، ونهتم بمساعدة العملاء في مواجهة المرض من أجل حماية صحتهم.

خبرة مجزية

نقدّم خدمات تأمين تتميز بالشفافية تتمحور حول العملاء من الأفراد والشركات في الشرق الأوسط منذ العام ١٩٥٣.

لمزيد من المعلومات، يرجى زيارة MetLife.ae/claims



تثبت تجربتنا ومعاييرنا العالية التزامنا بدفع المطالبات بشكل عاجل وعادل.

شركة متلايف إنك (رمزها MET في بورصة نيويورك) من خلال فروعها والشركات التابعة لها (متلايف-٢)، هي شركة رائدة عالمياً في مجال التأمين على الحياة ودفعات الراتب السنوي والتأمين الجماعي للموظفين وإدارة الأصول ، و تساعد عملائنا من الأفراد والشركات على المضي في دروب حياتهم المتغيرة.

تأسست متلايف في عام ١٨٨٨، ولها عمليات في أكثر من ٤٠ بلداً وتتبع متلايف مواقع ريادية في أسواق الولايات المتحدة واليابان وأمريكا اللاتينية وآسيا وأوروبا والشرق الأوسط. لمزيد من المعلومات، يرجى زيارة www.MetLife.com.

متلايف هي شركة رائدة في مجال التأمين على الحياة موجودة في منطقة الخليج منذ قرابة ٦٥ عاماً. ومن خلال الفروع التابعة لها، تقدم شركة متلايف تأمين على الحياة ضد الحوادث وتأمين صحي، بالإضافة إلى برامج وخدمات التقاعد والادخار للأفراد والشركات.

لمزيد من المعلومات، يرجى زيارة www.MetLife-gulf.com

إخلاء المسؤولية: الشركة الأميركية للتأمين على الحياة هي شركة تابعة لـ متلايف إنك وهذا البرنامج مكتسب من قبل الشركة الأميركية للتأمين على الحياة (متلايف) ويخضع دوماً لشروط وأحكام الخطة ووثيقة التأمين البنود الإضافية لوثيقة التأمين الصادرة من متلايف. المعلومات المبينة في هذه النشرة معدة لغرض الفهم العام للعميل فقط ولا تحوي على الشروط الكاملة لوثيقة التأمين. يرجى الرجوع إلى وثيقة التأمين للاطلاع على الشروط والأحكام بالكامل.

معاً على درب الحياة

