

CritiCare

A new concept in Health Protection



MetLife[®]



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Thanks to advancements in modern Medicine, chances of recovery from a critical illness like a heart attack, cancer or strokes have greatly improved. However, costs associated with the treatment of such ailments have also risen significantly.

With this in mind, and in order to help you plan for events that may occur when you least expect them, we have coupled protection with savings to offer you a win-win solution whatever happens.

How the Plan Works

CritiCare is a limited pay plan that complements your medical and disability income coverage to help you:

- Protect your savings by easing the financial impact of a critical illness.

- Increase your savings through the refund of the Maturity Benefit you have accumulated throughout the years.

All you need to do is:

1. Select the coverage Amount.
2. Select the Contribution Period: You have the ability to pay premiums over 5, 7 or 10 years to enjoy coverage over 10, 15 or 20 years respectively.
3. Pay your premiums and enjoy the peace of mind that comes with knowing that you and your family are covered against unexpected circumstances.

On diagnosis of any of the below listed 32 Covered Critical Illnesses, you would get prompt access to the selected coverage amount. In the happy likelihood you do not have to use the protection element, you will be entitled to your sizeable Maturity Benefit.



Benefits of CritiCare

Lump Sum Payment on Diagnosis of any one of the 32 Covered Critical Illnesses:

Although most medical plans provide coverage for hospital and medical expenses, many expenses resulting from critical illnesses will still not be covered. With CritiCare, and up on diagnosis or in the event of sudden death resulting from any one of the 32 covered critical illnesses, MetLife will promptly pay the selected lump sum amount to help you afford a host of expenses like medical co-pays, lost income, home healthcare need and your childcare expenses.

() A 120 days waiting period applies to this benefit*

32 Covered Critical Illnesses

Stroke	Motor Neurone Disease
Major Cancers	Parkinson's Disease
First Heart Attack	Benign Brain Tumor
Serious Coronary Heart Disease	Major Head Trauma
Heart Valve Replacement	Bacterial Meningitis
Fulminant Viral Hepatitis	Blindness
End Stage Liver Failure	Coma
Pulmonary Arterial Hypertension	Major Burns
End-stage Lung Disease	Multiple Sclerosis
Kidney Failure	Paralysis
Major Organ / Bone Marrow Transplant	Poliomyelitis
Aplastic Anemia	Encephalitis
Loss of Hearing	Appalic Syndrome
Loss of Speech	HIV due to Blood Transfusion and / occupationally acquired HIV
Muscular Dystrophy	Progressive Scleroderma
Alzheimer's Disease / Irreversible	Systematic Lupus Erthematosus with Lupus

The Sizeable Maturity Benefit:

A guaranteed 75% Payback:

In the happy likelihood you remain healthy and do not require using the protection element of this plan until the maturity of the plan, MetLife will reimburse 75% of the total premiums paid throughout the term of the policy.

Bonus:

In addition to the 75% payback, you will be entitled to receive bonuses on your accumulated premiums. The Bonuses, when declared by the company, will accumulate on each policy anniversary starting from the 2nd policy year.

Note: The Bonus does not affect your premium or your plan coverage and will be paid only at maturity along with the 75% Payback if the coverage amount was not claimed.

The Ability to Customize the Plan to your Changing Circumstances

If at any stage after the 2nd policy year, you are no longer able to commit to the plan, CritiCare offers you the flexibility to benefit from the Reduced Paid-up (RPU) feature to keep your plan active.

The RPU, which reduces your coverage, will allow you to keep your policy in force without having to pay any additional premiums until the end of the selected term.

In the happy likelihood where the coverage amount is not used, you will be entitled to receive 75% of the total premiums paid. The accumulated bonuses if any, will be paid until the date plan is converted to RPU.

Note: RPU is selected by default and will be applicable at the end of a 30 days waiting period.

Frequently Asked Questions

Do you need a Critical Illness Plan when you have a Health Insurance?

Health and Critical Illness Insurances are not the same. While a Health Plan is essential, it does not cover the insured against all acute illnesses. Moreover, the medical treatments that usually follow the diagnosis of a critical illness are most of the time very expensive and not included in the health coverage.

A Critical Illness Insurance covers the insured against specific types of acute ailments. It pays him / her a lump sum amount to assist him / her financially in the recovery.

Are Pre-Existing medical conditions excluded?

Pre-existing medical conditions to any critical illnesses are excluded from the coverage along with normal exclusions that apply to most insurance policies. Please refer to the Policy Document for more information or contact your Insurance Consultant.

What happens if the policyholder's loss of life is not due to a covered critical illness?

In the event where loss of life is resulting from a non-covered illness, MetLife will refund all paid premiums.

What happens in the event of the policyholder's death due to a covered critical illness?

In the unfortunate event of the policyholder's death from a covered dread disease, the beneficiaries will receive the 100% of the sum insured. If death is due to a non-covered illness, the beneficiaries will receive all the premiums paid by the policyholder.

Does my policy provide a cash surrender value?

A critical insurance coverage does not provide a cash surrender value at any time.

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.**

SCHEDULE OF BENEFITS & ANNUAL PREMIUMS (In US Dollars)

Yearly Premiums for a 10 years Term (5 Pay)

Coverage	Age Band					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	1,250	1,625	2,000	2,500	3,250	5,000
50,000	2,500	3,250	4,000	5,000	6,500	10,000
75,000	3,750	4,875	6,000	7,500	9,750	15,000
100,000	5,000	6,500	8,000	10,000	13,000	20,000

Yearly Premiums for a 15 years Term (7 Pay)

Coverage	Age Band					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	-	-	1,500	2,000	3,000	3,500
50,000	-	2,250	3,000	4,000	6,000	7,000
75,000	2,625	3,375	4,500	6,000	9,000	10,500
100,000	3,500	4,500	6,000	8,000	12,000	14,000

Yearly Premiums for a 20 year Term (10 Pay)

Coverage	Age Band					
	18 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
25,000	-	-	1,375	1,750	2,250	-
50,000	1,250	2,000	2,750	3,500	4,500	-
75,000	1,875	3,000	4,125	5,250	6,750	-
100,000	2,500	4,000	5,500	7,000	9,000	-

STORIES LIKE YOURS



If only they had a Critical Illness Plan!

35 years old, happily married and father of two lovely daughters, Fadi had a life that was meant to be perfect. However, his dreams got shattered the moment he found out that he was suffering from a benign brain tumor. While their health insurance covered most of the surgery expenses, Fadi's wife couldn't hide her worries about their upcoming financial situation. The costs of the treatments that follow the surgery were more than she could imagine. Although they had set money aside for emergencies, the amount barely covered his treatment.

The continuous medical costs building up coupled with Fadi's income loss are starting to impact this family's ability to fund the daughters' tuitions. If only they had a Critical Illness Protection!

CritiCare: A Win Win Solution!

Michael, a 35 year old salesman has selected the 7 year contribution plan providing USD 50,000 coverage for the next 15 years. His annual premium is USD 2,250.

In case of diagnosis of a covered critical illness, Michael would have a timely access to a lump sum benefit of USD 50,000 that would allow him to focus on his recovery rather on stressing about his family's standards of living.

In the event where Michael remains healthy at the end of the 15 years, he would have access to at least USD 12,000 which may complement his savings to allow him to buy the convertible he has been dreaming about.

In other terms, Michael has benefited from a 15 year critical insurance coverage for just USD 3,750.

Face amount :	USD 50,000
Term:	15 years
Premium Payment Term:	7 years
Age:	35
Annual Premium:	USD 2,250
Total Premiums Paid:	$2,250 \times 7 = \text{USD } 15,750$
Maturity Benefit:	$15,750 \times 75\% = \text{USD } 11,812.50 + \text{any Bonus}$

The Importance of a Critical Illness Coverage:

Critical Illnesses are unpredictable. We never picture ourselves being diagnosed with one, yet the odds of that happening are higher than we think. The below statistics can only confirm that:

- 1 out of 5 people will suffer from serious illness at some stage in their life
- 1 in 8 people will contract cancer before age 65
- The probability of surviving a critical illness is twice that of dying before the age of 65
- 80% of all heart attack victim survive and 70% of the people will survive a stroke
- 50% of men and 64% of women who died suddenly of coronary heart disease had no previous symptoms of this disease.
- Over 12 million people have a history of heart attack, angina pectoris (chest pains) or both.
- Over 10.8 million people have a history of cancer.
- 4.5 million people survived a Stroke & 50 to 70% of them regained functional independence.
- Open heart Surgery may cost over USD 50,000⁽²⁾

Source:

British Medical Journal,

⁽²⁾ *Forbes 2009*

Western and Southern Life – USA

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