

# Cash claims that are **fast and efficient**

Our claims process is simple and seamless, which means that your employees receive their claims for out-of-network provider visits within just 10 days.



## Our efficient cash claims process

We offer an extensive network for your employees, with 95% of claims coming directly from our approved providers. However, if your employees want to visit a provider who is outside our network, the process is easy:



**Check if out-of-network procedure requires pre-approval**

over 95% of outpatient approvals are processed within an hour



**Visit the doctor and pay the bill**



**Take a photo of your bill and submit it on myMetLife**



**Claim evaluation and settlement\***

Claims are reimbursed within 10 days of receipt

## Managing claims with myMetLife

At MetLife, we're committed to helping your employees manage their claims more efficiently. That's why our online service, myMetLife, is the easiest way to make a claim.

- User friendly interface; easy submission of claims in just a few clicks
- Upload photographs or scans of supporting documents\*\*
- Acknowledgement upon receipt of document and live tracking of process
- Fast turnaround time - no more than 10 working days from the receipt of the claim
- SMS updates and notifications to acknowledge claim receipt, claims status and payment

This online claims process is favored by 99% of claimants due to speed, convenience and efficiency.

## We're listening to our customers

By talking to customers monthly, we gain insights and monitor our Net Promoter Score® (NPS®), a measurement of customer experience done by a credible and independent organization.

Our NPS score has doubled in 2019 over the previous year

Overall customer satisfaction of the claims process for 2019 was recorded at 82%

Customer advocacy is continuing to grow



*myMetLife online and mobile app is easy to use and makes managing claims smooth and efficient*

- MetLife Member

myMetLife is available online, through your browser at [www.mymetlife.net](http://www.mymetlife.net) and available via the App Store or Play Store.



We are always there to help and guide you with pre-approvals or claims submissions:  
Email: [approval.submission@metlife.ae](mailto:approval.submission@metlife.ae)  
Phone: 800-MetLife

\* Claims will be reimbursed expenses according to the policy terms & conditions.

\*\* Members should retain a copy of all original claims submitted until the claim has been settled, as they may be requested.

For more information, contact us at [800-638-5433](tel:800-638-5433)

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services 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](http://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 savings products to individuals and corporations.

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

Disclaimer: American Life Insurance Company is a MetLife, Inc. Company. 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.