

At MetLife we believe **data** **powers the right decisions**

We deliver bespoke and highly visual reports that analyze your company and employees' health needs to enable you to choose the best care for them.



Insights specific to you and your employees

Here's how we deliver bespoke reports and recommendations to you:



Recommendations and commentary

Our performance reports and recommendations will help you understand your employees' health needs and utilization patterns.

This means that you and your employees will benefit from the best care possible, at the best value.



Report presentation and dialogue

Your dedicated MetLife Data Analytics team will deliver your customized report during an in-person meeting. This will allow for an in-depth discussion, ensuring effective optimization and planning to improve the performance of your policies.



Business-wide monitoring

We are constantly monitoring and analyzing our portfolio using predictive analytics. This enables us to deliver better products and services.

We're with you every step of the way

As soon as you start your policy with MetLife, we will begin to conduct routine monitoring and reporting in order to uncover trends and insights, ensuring that you and your employees are getting the most value.

**Upon policy
initiation**

From the first claim made, all use of your policy will be tracked for learning and optimization.

**From Q1 and
onwards**

After completion of the first quarter we will present the first policy performance review.

**Prior to annual
renewal**

We will provide a full report with commentary and recommendations for optimization of your policy and employee programs.

We will continue to monitor and provide policy performance reviews with valuable insights quarterly and annually. As your partner, we are with you to ensure that we **empower you and your employees at every step.**



Reports that deliver insights and action

We are constantly gathering data on how your employees use their policies and benefits. This enables us to assess utilization trends and accurately recommend improvements to your policy over time.



Exploring claims utilization:

Monitoring your employees' use of providers and services offers insights which can lead to cost-saving recommendations



Monitoring frequency of claims:

Reviewing the use of our services can provide greater company savings. It can also highlight if members have health challenges that might need support and assistance



Analyzing provider utilization:

By reviewing the top providers, we can gain insights into members' health challenges and the providers they choose. This means we can also make cost savings by removing unnecessary suppliers



Monitoring benefit types:

Data analytics allow us to provide an overview of the primary benefits driving costs. We can then eliminate what is unnecessary, ensuring cost-efficiency without compromising member healthcare

What is the impact of customized reporting?



Using data to provide the right preventative care

Working with a large regional financial institution, the MetLife Data Analytics team ran bespoke reports targeting the cost of several chronic diseases impacting the performance of the program and the health of the population. MetLife reviewed cost and effectiveness patterns across multiple providers, to recommend actions for the employer to consider.

With these insights, MetLife worked with the employer to deploy a preventative-care wellness program, disease management program, and centers of excellence approach to supporting improved outcomes.



Performance reporting that leads to cost-savings

In analyzing provider utilization data for a multi-national client, the MetLife Data Analytics and Network teams discovered many employees were visiting the more expensive hospital providers in their network, for routine outpatient visits.

By discussing the insights with the client, a decision was made to adjust the plan design to encourage employees to visit less costly clinics for their routine outpatient visits, while reserving hospitals in the same network for more critical care. This resulted in a 13% savings in the claims costs for the group over the next 12 months.

We're always working to improve our service

MetLife's analytics practice enables the best value and service, based on your company and employees' needs.

But we don't stop there, because behind the scenes we are constantly monitoring our own systems to ensure that our service delivers access to high quality and cost-effective care at all times.



Monitoring fraud:

We monitor 24/7 to avoid any fraud or abuse and this ensures transparency, reassurance and safe investment



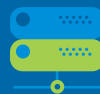
Delivering increased access to care:

Geographical analysis means we are always expanding the network and making sure providers are conveniently close



Offering improved cash flow:

Direct billing helps cash flow, making life easier for your employees through network improvements and direct billing options



Utilizing network data:

Data on previous claims provides insights that ensures we offer the best rates, discounts and providers



Monitoring pharmacy benefit management

By using data, we monitor pharmacy prescriptions to ensure that your employees are only prescribed what is necessary for their wellbeing

With constant monitoring and evaluation, we will continuously optimize your plan to ensure we deliver maximum benefit for both you and your employees.

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.

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.

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.