

The logo for MetLife Alico, featuring the company name in a bold, white, sans-serif font. The 'SM' trademark symbol is positioned to the upper right of the word 'Alico'. The logo is set against a dark blue horizontal bar.

**MetLife Alico**<sup>SM</sup>

# Corporate Solution e-Services User Manual for Members

Version 3.0

July 2013

## A state of the art online portal

**e-Services** is a state of the art online portal that will allow you to access and view your policies.

### Key Features

- Portfolio inquiry: Member and dependent details
- Coverage details
- Claims summary

### Benefits

- Complete coverage / benefits information
- Monitor claims and pre-approvals
- Edit profile information
- Search for medical providers
- Download forms
- Print Certificates

## Minimum System Requirements

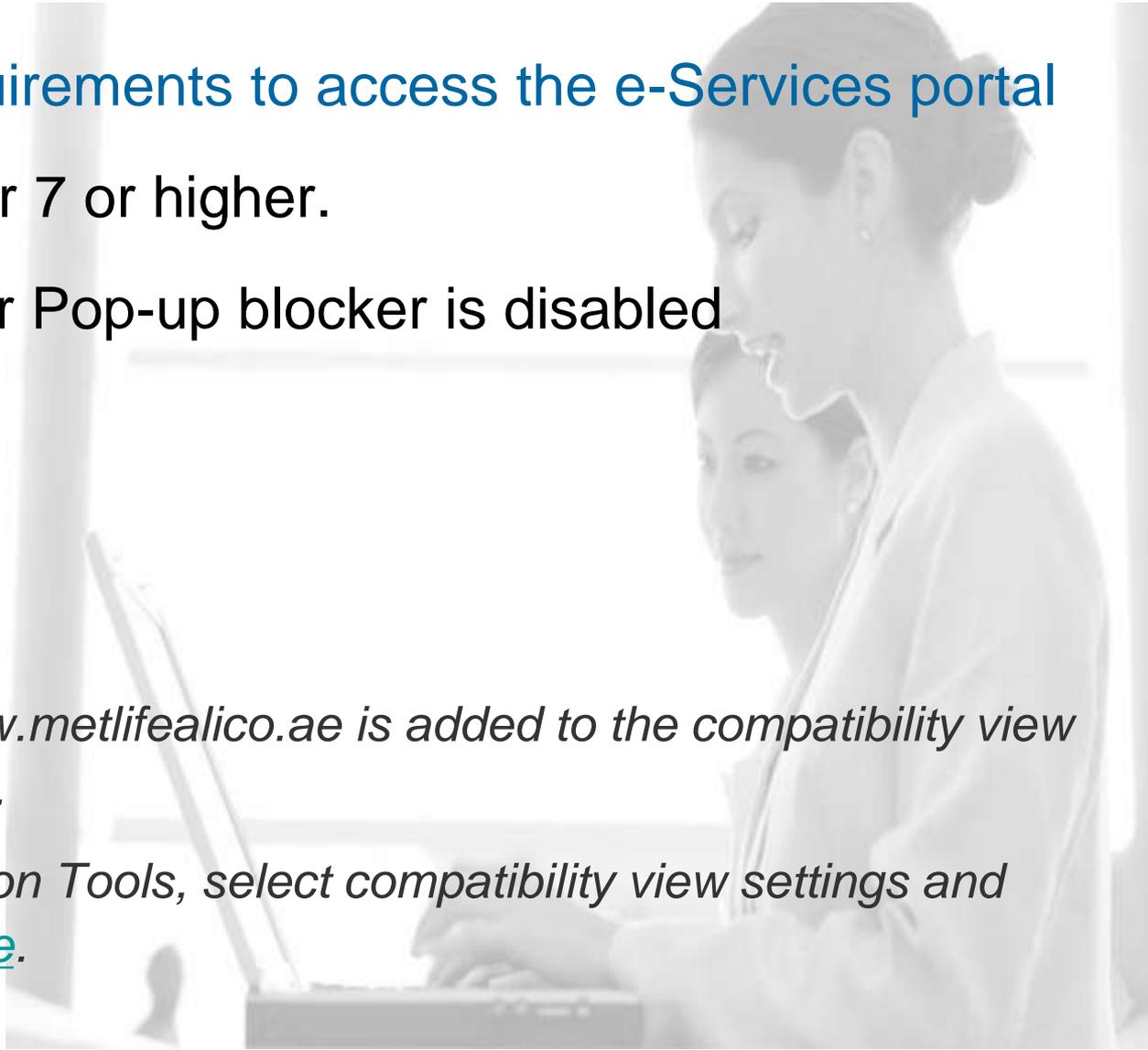
The minimum requirements to access the e-Services portal

- Internet Explorer 7 or higher.
- Ensure that your Pop-up blocker is disabled

*Note:*

*Please ensure that [www.metlifealico.ae](http://www.metlifealico.ae) is added to the compatibility view settings on the browser.*

*To do that please click on Tools, select compatibility view settings and add [www.metlifealico.ae](http://www.metlifealico.ae).*



Visit our website [www.eservices.metlifealico.ae](http://www.eservices.metlifealico.ae) and login

Monday, March 12 2012

Enter Username and Password to login

If you are a New Users click on: "New User"



Health Providers kindly [click here](#) to login

Account Sign In

Username:

Password:

Login

New User

[Forgot Password? Click Here](#)  
[Account Locked? Click Here](#)

Your password is highly confidential and it is not to be shared with anyone. MetLife Alico will never ask you for your password over the phone or via e-mail.

Welcome to MetLife Alico's Corporate Solutions e-Services

Enjoy easy access to your Policy. Anytime, Anywhere...

Options to retrieve Forgotten Password or re-activate Locked Account

## First time Log in

When you log in for the first time, the system will automatically prompt you to :

- Create a new password
- Set up a secret question

Once this activity is completed, you can log in again with your new password.

***Password rules:***

*Do make sure you've selected a password that is of a length between 8 and 13, is alphanumeric (A-Z, a-z, 0-9), begins and ends with an alphabet and contains at least two numbers.*

**The in-built security features of the e-Services portal ensure that any information that you access or transmit via this portal is secure and not compromised.**

```
graph TD; A[www.eservices.metlifealico.ae] --> B[First Time Login];
```

[www.eservices.metlifealico.ae](http://www.eservices.metlifealico.ae)

**First Time  
Login**

## First time Log in – Access from our website in the “Individuals” Page

Visit our website [www.metlifealico.ae](http://www.metlifealico.ae) and select login to “e-Services” from the selection box

The screenshot displays the MetLife Alico website interface. At the top, there are tabs for 'For Individuals' and 'For Business'. The main navigation bar includes 'Homepage', 'Life Insurance', 'Accident Insurance', 'Health Insurance', 'Savings and Investments', and 'Customer Service'. A large banner on the left reads 'Why MetLife Alico' with the text 'More than 50 years... and here to stay!' and a link '>More about MetLife Alico'. On the right side, a dropdown menu is open under 'Access e-Services', listing options: 'Login to e-Services' (highlighted with a red box), 'Download user manual', and '> More about e-Services'. Below this, there are buttons for 'Customer Service' and 'Make a Claim', and a section for 'Accident Insurance' with an 'Age' dropdown menu.

## First time Log in – Access from our website in the “Business” Page

Visit our website [www.metlifealico.ae](http://www.metlifealico.ae)  
Click on “For Business” at the top of the page  
Then select “login to e-Services” link on top of the page

The screenshot displays the MetLife Alico website interface. At the top, there are two navigation buttons: "For Individuals" and "For Business". The "For Business" button is highlighted with a red rectangular box. To the right of these buttons is a search bar with a "Search" button and a "Login to eServices" link, which is also highlighted with a red rectangular box. A red arrow points from the "Login to eServices" link up towards the text box above. Below the navigation bar, there is a horizontal menu with several categories: "Homepage", "Employee Benefits", "Group Life & Disability", "Group Medical", "Pensions & Group Savings", and "Pre-Packaged Solutions". The "Employee Benefits" category is currently selected. The main content area features a large heading "Employee Benefits" and a sub-heading "The success of any corporation lies in the strength of its people. Employee Benefits are becoming the benefits that employees value the most." On the right side, there is a "Customer Service" dropdown menu with options: "Download a form", "Find our offices", "> More support tools", "Claims", "Wellness initiatives", and "Medical Provider Locator".

## First time Log in – e-Services Homepage

# MetLife Alico<sup>SM</sup>

Monday, March 12 2012



Select "New User"

Health Providers kindly [click here](#) to login

Account Sign In

Username:

Password:

Login

New User

[Forgot Password? Click Here](#)  
[Account Locked? Click Here](#)

Your password is highly confidential and it is not to be shared with anyone. MetLife Alico will never ask you for your password over the phone or via e-mail.

Welcome to MetLife Alico's Corporate Solutions e-Services

Enjoy easy access to your Policy. Anytime, Anywhere...

## First time Log in – Registration Step 1

### MetLife Alico<sup>SM</sup>

Tuesday, May 22 2012

#### Welcome to the registration for Corporate Solutions e-Services

Note : Your Policy and Certificate numbers are required to register for e-Services. You will find both of these on your MetLife Alico Medical Card.

New User Registration - Step 1/2

All fields are required:

Policy Number

Certificate Number

Date Of Birth



Have any questions?

- 1) How can I register ?
- 2) What information do i need to complete the registration ?
- 3) How do i contact MetLife Alico?

[...Other FAQ's](#)

Tips that can help you during the registration process

- Step 1: enter your Policy Number
- Step 2: Enter your Certificate Number
- Step 3: Enter your date of birth
- Then click on Submit

Note: the Policy and Certificate numbers are available on your Medical Card as highlighted in the illustration

## First time Log in – Registration Step 1 (continuation)

After clicking on submit, system will show your Name and your Employer's

#### Welcome to the registration for Corporate Solutions e-Services

Note : Your Policy and Certificate numbers are required to register for e-Services. You will find both of these on your MetLife Alico Medical Card.

##### Member Details

**Member Name** MetLife Alico MetLife Alico

**Employer** MetLife Alico

Cancel

Register

##### Have any questions?

- 1) How can I register ?
- 2) What information do i need to complete the registration ?
- 3) How do i contact MetLife Alico?

[...Other FAQ?s](#)

Review your Member Name and Employer

If your Member Details are correct, click on Register

*Note: if your Member Details are not correct, please contact your HR Department*

## First time Log in – Registration Step 2

Welcome to the registration for Corporate Solutions e-Services

New User Registration - Step 2/2

Create your user ID

e-Mail \*

Confirm e-Mail \*

I acknowledge that I have read and understand the [Terms of use](#) and [Privacy Statement](#).

1

2

Step 1: enter your email address in both fields

Step 2: Read the Terms and Conditions before acknowledging then click on "Register"

New User Registration - Confirmation

Dear MetLife Alico MetLife Alico ,

Once you click on Register, you will receive your password by email.

Congratulations on your registration and welcome to e-Services !

We have sent a confirmation of your registration with your password to the email ID that you provided.

You can now access your benefits information 24 hours a day; 365 days a year.

Thank you !

Account Sign In

Email:

Password:

Sign-in with your email address and the password shared with you

## First time Log in – Password Change

# MetLife Alico™

Thursday, May 24 2012

### Change Password

Old Password

New Password

Confirm Password

Secret Question

---SELECT---

Secret Answer

Cancel

#### Password Rules

- 1) Length must be in the range of 8 to 13 characters
- 2) Must begin and end with an alphabetical character
- 3) Alphanumerical with atleast 2 digits

*Note: Please make sure you follow the Password rules*

Once you log-in, system will automatically prompt you to create a new password and set-up a secret question.

## First time Log in – Contact Details

### Welcome to Corporate Solutions e-Services

Contact Details

Dear Customer,  
In order for us to serve you better, we would like to have your latest contact information.

Address

Office No./Bldg *	<input type="text"/>	Office Phone	<input type="text"/>	<input data-bbox="1238 686 1271 715" type="button" value="?"/>
Street *	<input type="text"/>	Mobile Phone *	<input type="text"/>	<input data-bbox="1238 736 1271 765" type="button" value="?"/>
P.O.Box *	<input type="text"/>	Phone (Res)	<input type="text"/>	<input data-bbox="1238 786 1271 815" type="button" value="?"/>
City *	<input type="text"/>	National ID	<input type="text"/>	
Country*	AFGHANISTAN	Nationality*	AFGHANISTAN	
Passport Number *	<input type="text"/>			

Note: No spaces or signs are allowed in the Phone, National ID and Passport number fields.

All you need to do is enter your Address, contact numbers, city , country, National ID, Passport no. and confirm your Nationality.

## First time Log in – *Final Step: Bank Details*

Now for the final step: Entering your Bank details

To serve you better, MetLife Alico offers Wire Transfer for your Cash Claims. That way, the funds are directly transferred into your Bank Account.

I would like to receive my medical claim(s) reimbursement via;

Check  Wire Transfer

*Note: Make sure you select the Payment Method you prefer*

### Bank Details

Bank Name \*

Branch Name

Account Number \*



Swift Code \*

IBAN Number \*



Note : Please be aware that the bank details you provide will be used for reimbursement of your claims. Therefore please ensure that the details provided are accurate and up-to-date.

All you need to do is enter your Bank Name, Account Number, Swift Code and IBAN Number.

Once done, click on “Submit” and you will be automatically re-directed to the Home Page.

Submit

[www.eservices.metlifealico.ae](http://www.eservices.metlifealico.ae)

Home  
Page

My Benefits

My Claims

Network

Services

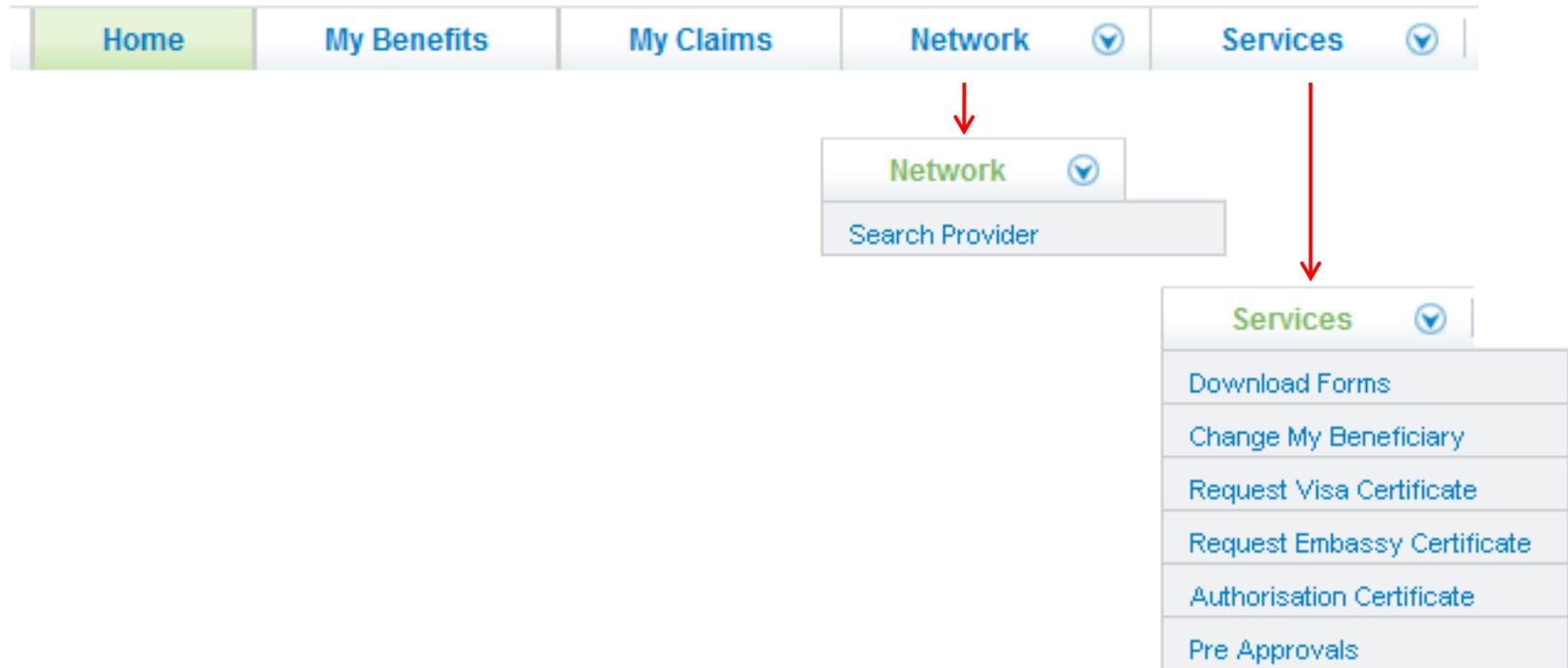
## Home Page

The screenshot shows the MetLife Alico Home Page with several key elements highlighted and annotated:

- Top Navigation:** A horizontal bar at the top right contains links for [FAQ](#), [Contact Us](#), [Profile](#), and [Logout](#).
- Service Toolbar:** A horizontal bar below the date (Monday, March 12 2012) contains links for [Home](#), [My Benefits](#), [My Claims](#), [Network](#), and [Services](#).
- Secondary Navigation:** A dark blue bar below the service toolbar contains links for [FAQ](#), [Contact Us](#), [Profile](#), and [Logout](#). This bar is circled in red, and arrows point from it to three explanatory boxes:
  - FAQ:** To answer any inquiry you may have
  - Contact Us:** To send us an email for inquiries, clarifications or suggestions
  - Profile:** To view or edit your address, contact information and change Password
- Wellness Section:** A green-bordered box on the right contains a "Wellness" header, a "Did you know?" section with text about enrolling diabetic members into the Diabetes Management Program i-Act, and a "Special Features" button. An arrow points from this section to a box labeled "Access to Offers and Special Features".

## Toolbar Selections

MetLife Alico's **e-Services** is a central hub that allows you to view your policy and coverage information, find medical providers, generate certificates, and much more...





Home  
Page

My Benefits

My Claims

Network

Services



## My Benefits

*What are you covered against?*

*Do you want to see your beneficiary (ies) information?*

*Who are the dependents registered under your policy? And what are their benefits?*

**My Benefits** allows you to view your dependents details, all your coverage benefits and your Beneficiary (ies) information.



## My Benefits

### My Benefits

Member

Dependents

Coverages

UnderWriting

Beneficiaries

Member Name      ABC      DDABC      Certificate Number 109

Employee Number	109	Sub-Office	001
Department		Designation	
Employment Date	10-04-2011	Salary	275500.00
National ID		Passport Number	
Sponsor ID		Date Of Birth	22-08-1978
Gender	MALE	Marital Status	SINGLE
Nationality	U.A.E.	Effective Date	13-04-2011
Status	ACTIVE		

Selections to view the benefit details under your policy

Member details

## My Benefits *(continuation)*

- Member
- Dependents
- Coverages
- UnderWriting
- Beneficiaries

Member Name: ABC ABC Certificate Number: 12930

Dependent Info

First Name	Last Name	Dep. Code	Relationship	Status	Status Eff.Date
ABC	ABC	2	SPOUSE	ACTIVE	26-07-2010
ABC	ABC	3	CHILD	ACTIVE	26-11-2010
ABC	ABC	4	CHILD	ACTIVE	22-11-2011

Member Name: ABC ABC Certificate Number: 12930

Insured Name: ABC ABC

Coverage Info

Coverage Description	Coverage Type	Policy Number	Plan Name	Eff.Dt	Status
AD&D	MEMBER ONLY	0741100000	ALL EMPLOYEES	08-03-2011	ACTIVE <a href="#">View benefits</a>
BODY REPAI/TRATION	MEMBER ONLY	0741100000	ONLY FOR MEDICAL CERT. PURPOSE ONLY	26-07-2010	ACTIVE <a href="#">View benefits</a>

Member Name: MAR JO AABC PILI ABC Certificate Number: 100

Underwriting Info

Medical Req Code	Medical Req Desc	Date Received
G-42	PART A OF THE ENROLLMENT FORM	

Member Name: ABC ABC Certificate Number: 12930

Beneficiary Info

Policy Number	Beneficiary Id	Beneficiary Name	Beneficiary Relation	Beneficiary Eff.Dt	Beneficiary Share (%)
0741100000		SALMA	SPOUSE	26-07-2010	100.000



# My Claims

*Do you want to know the status of your latest claim?*

*Do you want to review an old claim?*

*Are you just retrieving your claim history?*

**My Claims** allows you to do all that!  
Feel free to browse your claims history for up to a period of 1 year.  
You will be able to view your Cash Claims and your Direct Billing Claims for yourself and your dependents

## Claims List

Your search retrieved 3 records

Claim Number	Claim Incurred Date
05/06/2011-001-03	30-05-2011
12/04/2011-001-04	03-04-2011
15/05/2011-007-01	09-05-2011

# How to search for a Claim

## Search Claims

**1**  
 Claim Status **3**   
 Benefit **2**   
 Service Date From  **4**  **4** Service Date To

Claims List

Claim Number	Claim Incurred Date	Presented Amount	Approved Amount	Co-Payment	Co-Insurance	Denied Amount	Paid Amount	Currency	Claim Status	Paid Date
--------------	---------------------	------------------	-----------------	------------	--------------	---------------	-------------	----------	--------------	-----------

**Step 1: Select the Insured Name**

**Step 2: Choose the Benefit**

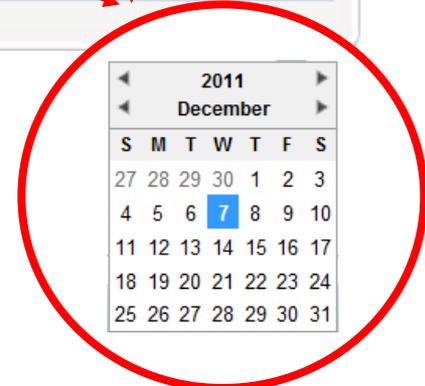
**Step 3: Select the Claim Status**

*Note: Claim Inquiry will not display any detailed medical information*

**Step 4: Enter the requested Periods ("From" & "To")**

**Then click on Search**

*Note 2: Please go to next page to see the selection options*



## How to search for a Claim *(continuation)*

### Search Claims

Insured Name: MetLife Alico MetLife Alico

Benefit: MEDICAL

Service Date From:

Claim Status: ALL

Service Date To:

Claims List

Claim Number	Claim Incurred Date	Presented Amount	Approved Amount	Co-Payment	Co-Insurance	Denied Amount	Paid Amount	Currency	Claim Status	Paid Date
--------------	---------------------	------------------	-----------------	------------	--------------	---------------	-------------	----------	--------------	-----------

- MEDICAL
- MEDICAL
- DENTAL
- OPTICAL
- MATERNITY

- ALL
- ALL
- SUBMITTED
- PAID
- DENIED
- SUSPENDED

## How to search for a Claim *(continuation)*

### Search Claims

Insured Name	MetLife Alico MetLife Alico	Claim Status	ALL
Benefit	MEDICAL	Service Date From	30-05-2011
Service Date To	27-05-2012		
<b>Reset</b>		<b>Search</b>	

### Claims List

Your search retrieved 11 records. Click on the Claim number to see more details about each claim.

Claim Number	Claim Incurred Date	Presented Amount	Approved Amount	Co-Payment	Co-Insurance	Denied Amount	Paid Amount	Currency	Claim Status	Paid Date
05/06/2011-001-03	30-05-2011	1,095	945	50	0	50	845	AED	Paid	06-06-2011
06/07/2011-319-24	04-06-2011	*****	300.00	50.00	0	0	250.00	AED	Paid	25-07-2011
07/09/2011-325-77	09-08-2011	*****	300.00	50.00	0	0	250.00	AED	Paid	05-10-2011
08/09/2011-311-54	09-08-2011	*****	1786	0	0	0	1786	AED	Paid	04-10-2011

Claim no.

Amount presented by the Hospital / Clinic

Deductible amount

Amount not covered by MetLife Alico

Status of payment

Date of visit to the hospital / clinic

Amount approved by MetLife Alico

Co-Insurance

Amount Paid

Payment date

## How to search for a Claim *(continuation)*

### Claims List

Your search retrieved 4 records. Click on the Claim number

Claim Number	Claim Incurred Date	Presented Amount
05/06/2011-001-03	30-05-2011	1,095
06/07/2011-319-24	04-06-2011	*****
07/09/2011-325-77	09-08-2011	*****
08/09/2011-341-54	09-08-2011	*****

There are 2 types of Claims: Cash & Direct Billing.

Cash Claims: System will allow you to click on the Cash Claim no. to view its full details such as the amount paid, the amount denied and the reason for denial.

Direct Billing: Claim nos. under Direct Billing are not clickable. "Presented Amount" fields related to that claim will also be without figures.

Example of a Cash Claim Screen:

### Claims Details

Policy Holder Name	MetLife Alico	Policy Number	0741100000
Claimant Name	MetLife Alico MetLife Alico	Processes Date	08-08-2011
Claim Number	05/06/2011-001-03		
Payment Mode	Cheque	Payment Ref. / Cheque Number	642718

Service Description	Date Of Service	Unit	Claimed Amount	Approved Amount	Co-pay	Co-insurance	Rejected Amount	Paid Amount	Remarks
Vaccination	30-05-2011		545.00	545.00	0.00	0.00	0.00	545.00	
Consultant OP Initial Visit / Consultation	30-05-2011		500.00	350.00	50.00	0.00	0.00	300.00	Kindly note that Dr visit charges paid up to the group contract limit.
Non-Covered Item/Service	30-05-2011		50.00	50.00	0.00	0.00	50.00	0.00	Kindly note that expenses for .....are not covered as per policy



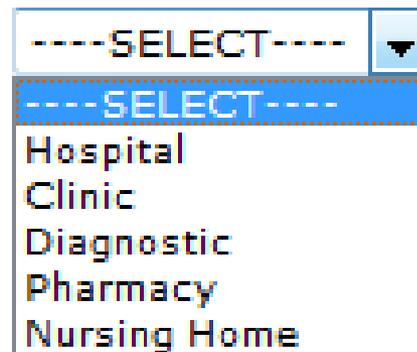
## Network

*Having problems locating a Medical Provider near you?*

Use our medical provider finder tool to browse amongst our list of more than 1,000 medical providers in the UAE!

The **Search Provider** tool helps you filter them based on your schedule of benefits by:

- Country
- City
- Area
- Category
- Specialty



----SELECT----

----SELECT----

Hospital

Clinic

Diagnostic

Pharmacy

Nursing Home



----SELECT----

Cardiology

Chiropractic

Dentistry

Dermatology

Endocrinology

ENT

Family Medicine

Gastroenterology

General Medicine

General Surgery

Internal Medicine

Laboratory

Nephrology

Neurology

Neurosurgery

Obstetrics/Gynecology

Oncology

Ophthalmology

# How to find a Medical Provider

## Search Providers

**Card Type** GOLD

**Territory** UAE (+971) ▾

**Cities** Dubai (04) ▾

**Area** Deira ▾

**Name**

**Category** ----ALL---- ▾

**Speciality** Paediatric ▾

Select your search criteria, and then click on **View Network List**

Your search retrieved 18 records

Providers List						
ProviderName	Address	Phone	Area	City	Speciality	MapLink
New Medical Center Hospital- Blue & Green	Al Safiya Bldg.	2689800	Deira	Dubai (04)	All Specialties	
Canadian Specialist Hospital- Deira	next to LOTUS Hotel, Abu Hail, Deira	7072222	Deira	Dubai (04)	All Specialties	
New Medical Center Hospital	Al Safiya Bldg.	2689800	Deira	Dubai (04)	All Specialties	
Mideast Polyclinic	Riqa St. Al Otaibi Blg	2216888	Deira	Dubai (04)	All Specialties	

Home  
Page

My Benefits

My Claims

Network

Services

Download Forms

UAE Res. Visa  
Certificate

Certificates

Pre Approvals

## Services

*Are you looking for a Claims form?*

*Do you need a Certificate for the Embassy?*

*What is the status of your Pre-Approval request?*

MetLife Alico's **e-Services** ensures that all required forms and services are just a few clicks away!

Now you can download forms, certificates, and monitor your Pre-Approval request just by logging in!

Submit



Search

Pre-Approvals

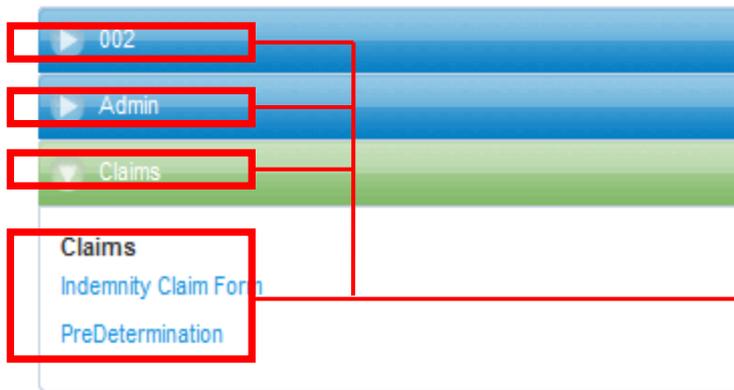
Pre-Approval ID	Policy Number
297215	01234567

The screenshot shows a table with two columns: "Pre-Approval ID" and "Policy Number". The first row contains the values "297215" and "01234567".



# Download Forms

## Download Forms



Select the form(s) you wish to Download.

The Forms will be downloaded in pdf format.



## How to Request for a Visa Certificate

### Request UAE Residency Visa Certificate

1 Name	2 Nationality	3 Passport No.	4 Residence
MetLife Alico MetLife Alico ▾	TAIWAN	1234567890	Abu Dhabi ▾

The information displayed reflects the data as per our current system records. For any alteration/update, kindly use the update options under the 'My Profile' menu.

Add Row Delete Row Submit

To create a similar request for a dependent at the same time

Step 1: Select the Name

Step 2: Type your Nationality

Step 3: Enter your passport no.

Step 4: Choose the city of residence

Then click on Submit



## How to Request for a Certificate

### Request For Certificate

Policy Number 01234567

Certificate Number 109

#### Select Certificate Type

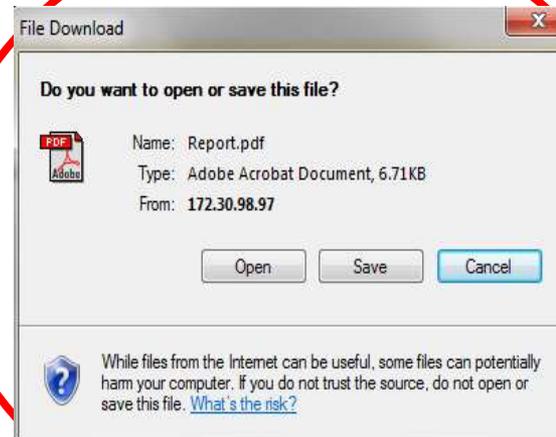
- Life Insurance Certificate
- Medical Insurance Certificate
- Medical Authorization Certificate

Select the type of Certificate you would like; then click on Submit

Submit

The Certificate will be immediately generated for you and your dependants

You can either open it directly or save on your computer



While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)



## Pre-Approvals Search

### Pre-Approval Search

Dependent :  ▼

Date From: \*

Date To: \*

Select the Insured followed by the required periods, then click on Search

Your search retrieved 1 records

Pre-Approvals

Pre-Approval ID	Policy Number	Certificate Number	Dependent Code	Insured Name	Insured ID	Submitted Date	Status
297215	0741100000	12930	3	ABC TEST	49651	16-10-2011	APPROVED

Page 1 of 1

**Pre-approval ID**

Click on the Reference Number to see more details about the Pre-approval

**Policy no.**

**Certificate no.**

**Dependent code**

**Name**

**Insured ID**

**Submission date**

**Status**

# Pre-Approval Full Details

## Pre Approval Details

<b>Pre Approval ID</b>	294889	<b>Status</b>	APPROVED
<b>Policy Number</b>	0741100000	<b>Hospital Name</b>	Dr. Sulaiman Al Habib Medical Centre
<b>Certificate Number</b>	12930	<b>Physician Name</b>	Dr. Nabil Hamdan
<b>Dependent Code</b>	1	<b>Approval Submission Date</b>	10-10-2011
<b>Insured Name</b>	TEST NAME	<b>Expected Admission Date</b>	
<b>Insured ID</b>	42947	<b>Expected No. of days</b>	0
		<b>Approval Scenario</b>	Out Patient
<b>Diagnosis</b>	724.2 - Lumbago / Low Back Pain		

### Service List

Service	No. Of Units
82306---Vitamin D	1

[Back](#)

# Frequently Asked Questions



## FAQs

- **Who should I contact for inquiries or clarifications?**

For any inquiries or clarifications, you can send us an email to:

[e-Servicescorp.gulf@metlifealico.com](mailto:e-Servicescorp.gulf@metlifealico.com)

- **Is my information secure?**

Yes. The data is secured using a 128 bit encryption using SSL (Secured Socket Layer)

- **My Account is Blocked, how can I re-activate it?**

To unlock your account, please mail us at:

[e-Servicescorp.gulf@metlifealico.com](mailto:e-Servicescorp.gulf@metlifealico.com)

- **I am having trouble selecting a password. What should I do?**

There are guidelines to follow for creating a password. These guidelines are available in the “Password Change Screen”. If you are still facing difficulties in creating a password, please email us at:

[e-Servicescorp.gulf@metlifealico.com](mailto:e-Servicescorp.gulf@metlifealico.com)

## FAQs

- **I am unable to login, why?**

There are several reasons why you may not be able to login:

1. You may have incorrectly entered your username. In this case you need to double-check your username against the confirmation email you received when your account was set-up.
2. There may be a mismatch between the username and password.
3. Your account is locked.

If you are facing difficulties in login please send us an email at [e-Servicescorp.gulf@metlifealico.com](mailto:e-Servicescorp.gulf@metlifealico.com)

- **During Registration, the system is asking me to enter by Bank account details. Why?**

Through our newly launched Wire Transfer Capability, you now have the option to receive your claim reimbursements directly deposited to your bank account. By providing your banking details, you will be able to benefit from this new secure feature.

If you still prefer receiving your cash claim reimbursements through cheque, kindly tick the checkbox next to “cheques”.

## FAQs

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- **I want to cancel my access. Who do I contact?**

To cancel your access, please e-mail us at:

[e-servicescorp.gulf@metlifealico.com](mailto:e-servicescorp.gulf@metlifealico.com).

- **The system signed me out automatically. Why?**

If your page remains inactive for 30 minutes, e-Services will automatically sign you out as a security measure. As with many secured web applications, e-Services provides this feature in order to ensure your data is secured and protected from potential access by an unauthorized individual.

- **What is the secret question?**

The secret question is a verification question to which only you know the answer. You create the question during your first login process. The answers to these questions are used to reset your password and confirm your identity. We recommend that you do not share the answers to your questions with anyone.

## FAQs

- **If I cancel my e-Services access, will my policy be also canceled?**

No, your policy will not be canceled if you decide to cancel your e-Services access.

- **Some of the Claims presented amounts are hidden, why?**

These amounts are called Provider Claims (or Direct Billing claims). They represent the claims that were submitted by the Provider for the services you paid through direct billing.

- **Some of the Claims are clickable and some are not, why?**

The "Clickable" claims are the Cash Claims which are submitted by you for reimbursement. By clicking on them, you can view all the details of your claim, what was approved or denied and the full amount paid.

- **Can I see the reason why a Claim was denied or partially paid?**

Yes. Just click on the Claim number to view all details about that specific claim.

## FAQs

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- **Can I submit a softcopy of a Claim?**

In order to process claims, MetLife Alico still requires that all original documents and the filled-in claim forms are shared in Hardcopies.

You may mail them to:

**MetLife Alico - Claims Department  
Crescent Tower, 17th Floor, Corniche al Buhaira  
PO Box 5984, Sharjah, UAE.**

Please check with your HR Department to see if there are any alternative arrangements to submit claims to MetLife Alico.

Please note that Claim Forms can be downloaded from e-Services (under Services Menu).

## FAQs

- **What are the Certificates available on e-Services?**

Certificates are formal documents produced by MetLife Alico – Gulf to certain entities as a proof of your coverage:

- 1. Medical Certificate for the UAE Residency Visa:** Some Emirates in the UAE require a Medical Insurance certificate in order to issue a residency visa. You can simply request MetLife Alico to issue a certificate for you
- 2. Life Insurance Certificate:** If you have a Life Insurance Coverage in your policy, you can immediately generate a Life Insurance Certificate as a proof
- 3. Medical Insurance Certificate:** This certificate acts as a proof that you have a Medical Insurance with MetLife Alico. It may be required when applying for a visa such as Schengen
- 4. Medical Authorization Certificate:** This certificate can be used by employees who newly joined their company at specific Medical Providers until they get their Medical Cards. The list of providers is available in the Download Forms page under Services

Thank you