MetLife Alico℠

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	Benefits
• Portfolio inquiry: Member and dependent details • Coverage details • Claims summary	• 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 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.

MetLife Alico℠

Visit our website **www.eservices.metlifealico.ae** and login

MetLife Alico

Monday, March 12 2012

Enter Username and Password to login

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

Welcome to MetLife Alico's Corporate Solutions e-Services

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

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.

Options to retrieve Forgotten Password or re-activate Locked Account

First time Log in

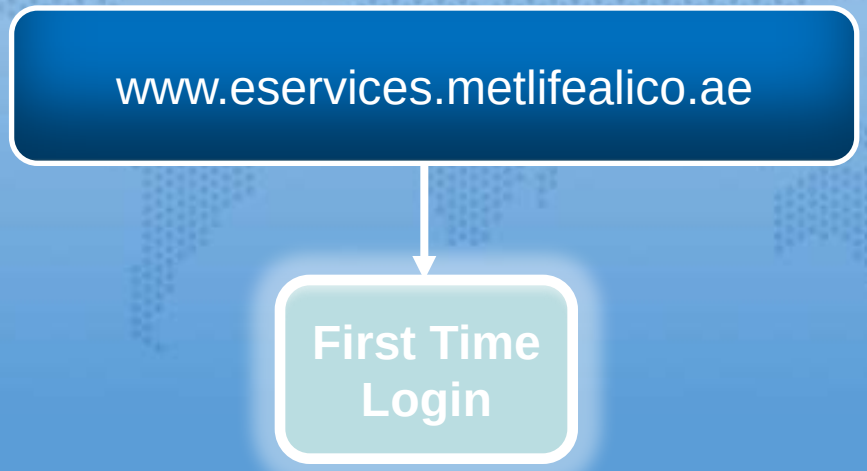
When you log in for the first the, the system will automatically prompt you to :

- Create a new password
- Set up a secret question

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

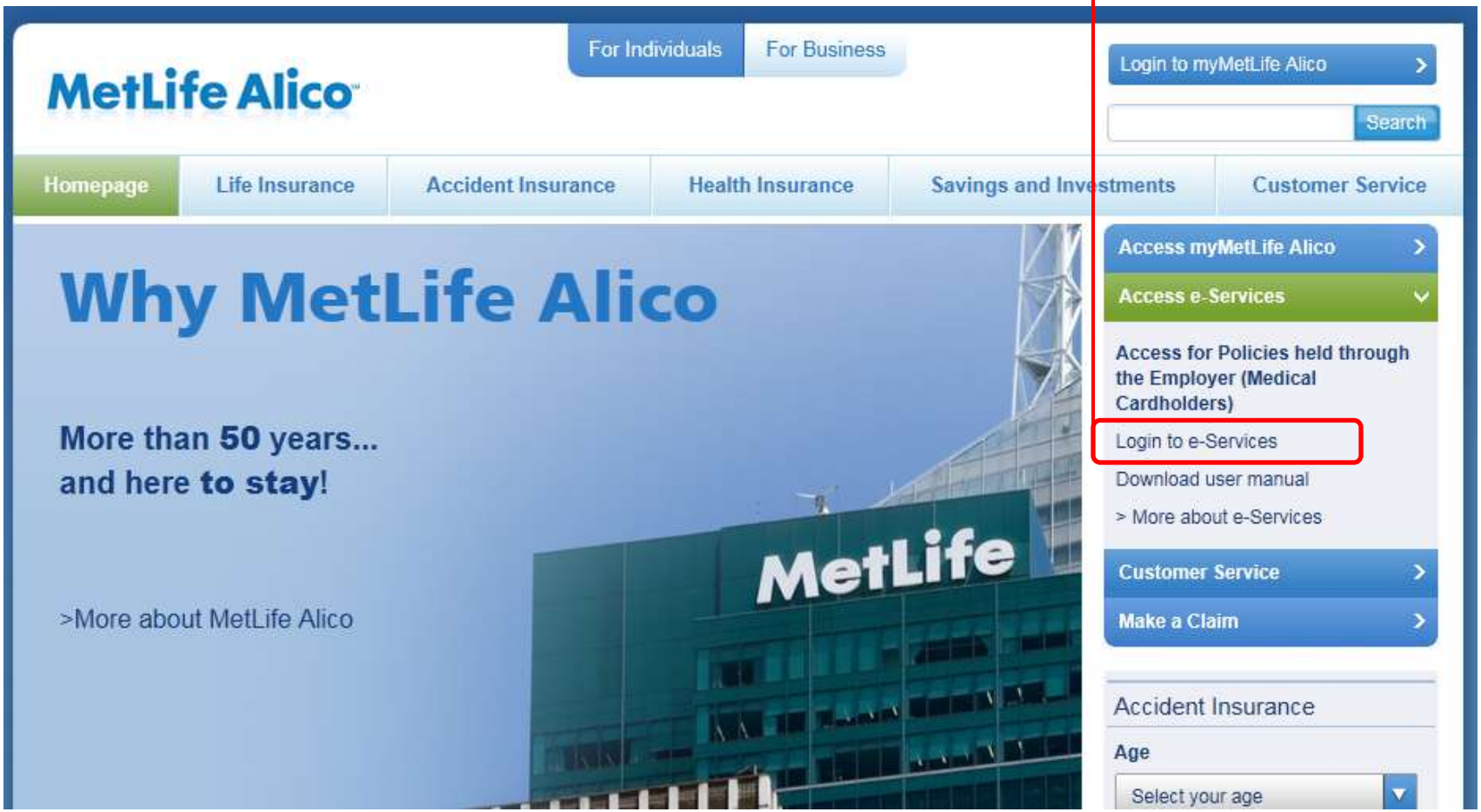
Password rules:
Do make sure you've selected a password that is of a length between 8 and 13, is alphanumeric (A-Z, a-z, 0-9), begins and ends with an alphabet and contains at least two numbers.

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.


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 and select login to "e-Services" from the selection box



First time Log in *– Access from our website in the "Business" Page*

Visit our website 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

First time Log in – *e-Services Homepage*

MetLife Alico

Monday, March 12 2012

Health Providers kindly click here to login

Account Sign In

Username:

Password:

Login | New User

Select "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

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

Cancel

Submit

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

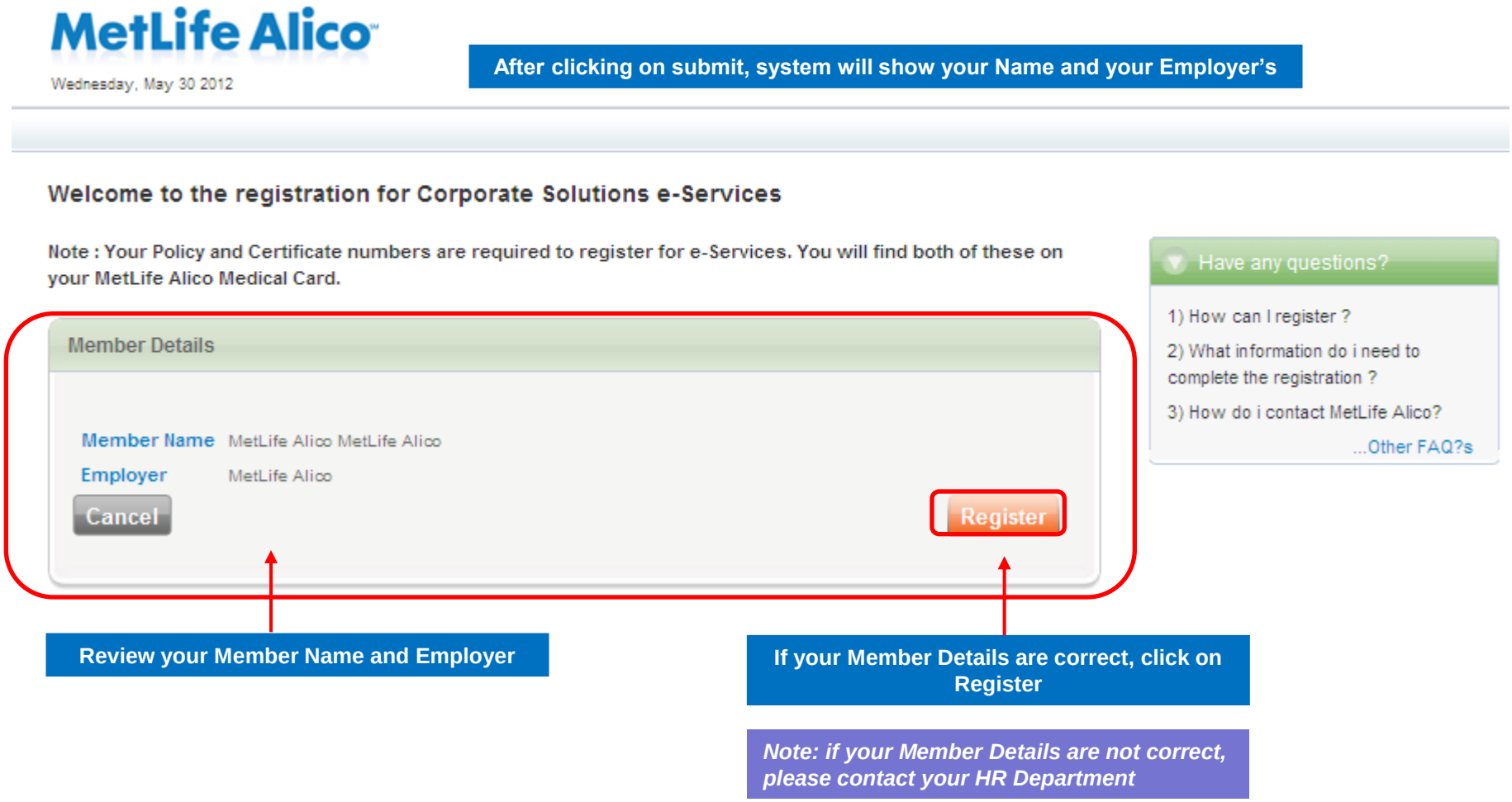
Step 2: Enter your Certificate Number

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)*



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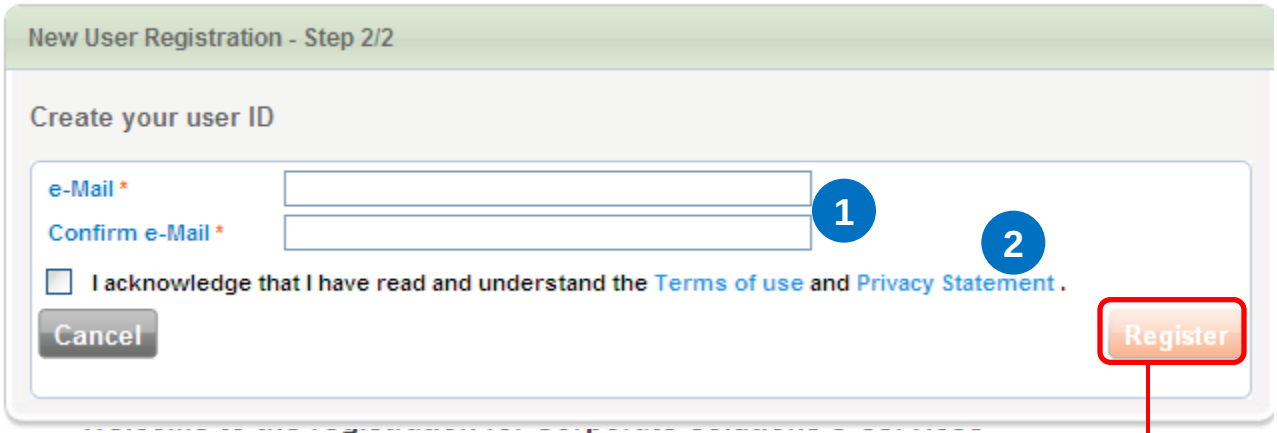
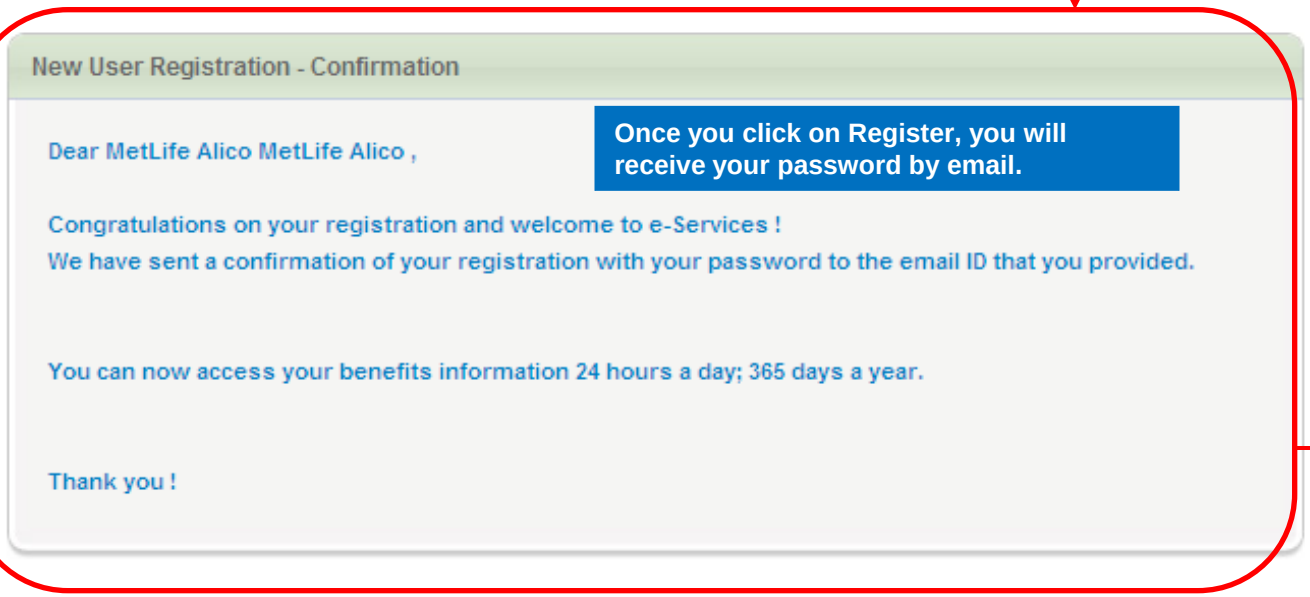
First time Log in – *Registration Step 2*

Welcome to the registration for Corporate Solutions e-Services

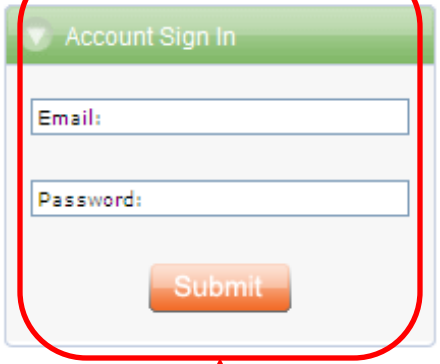


Step 1: enter your email address in both fields

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

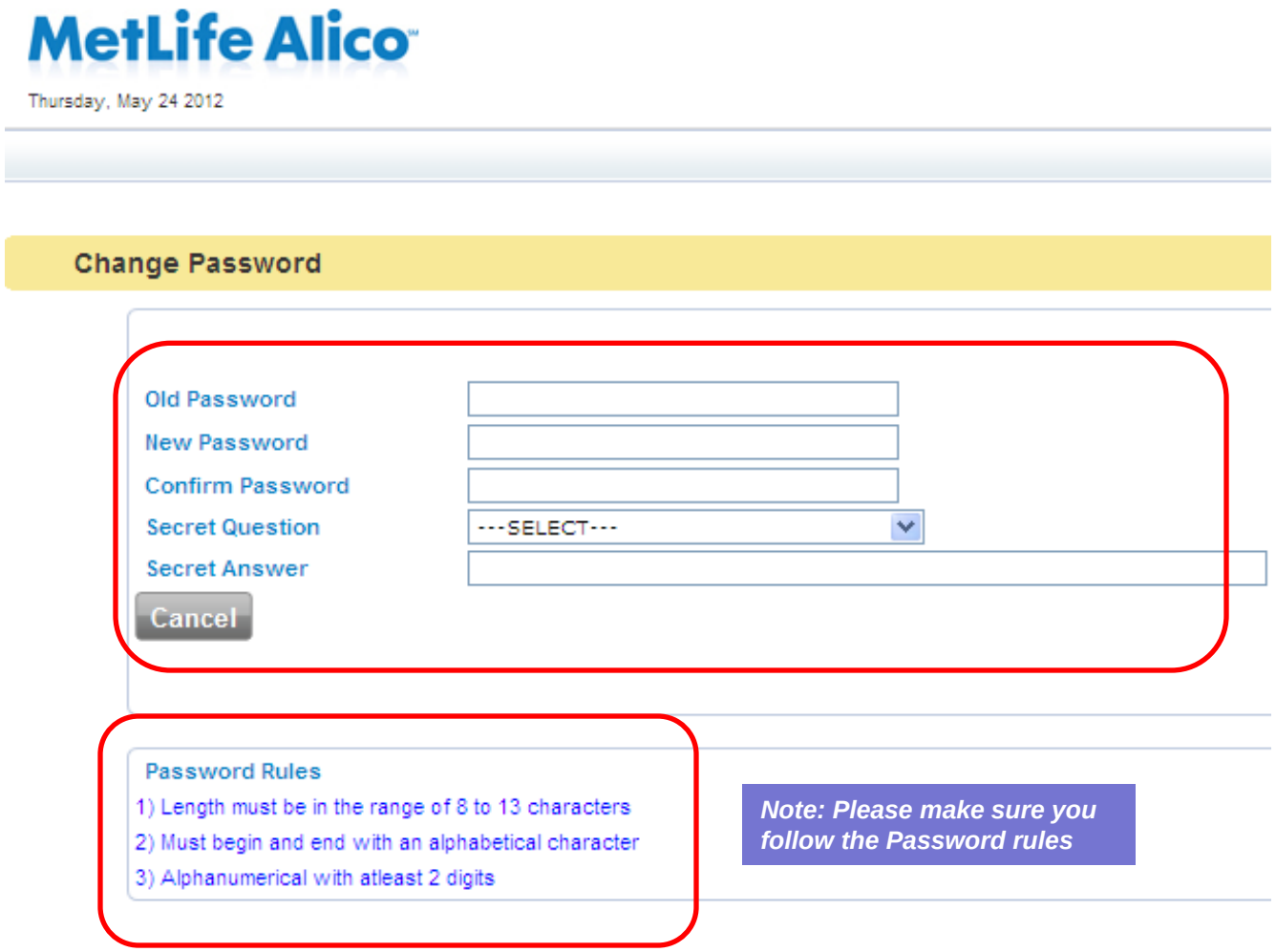


Once you click on Register, you will receive your password by email.



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

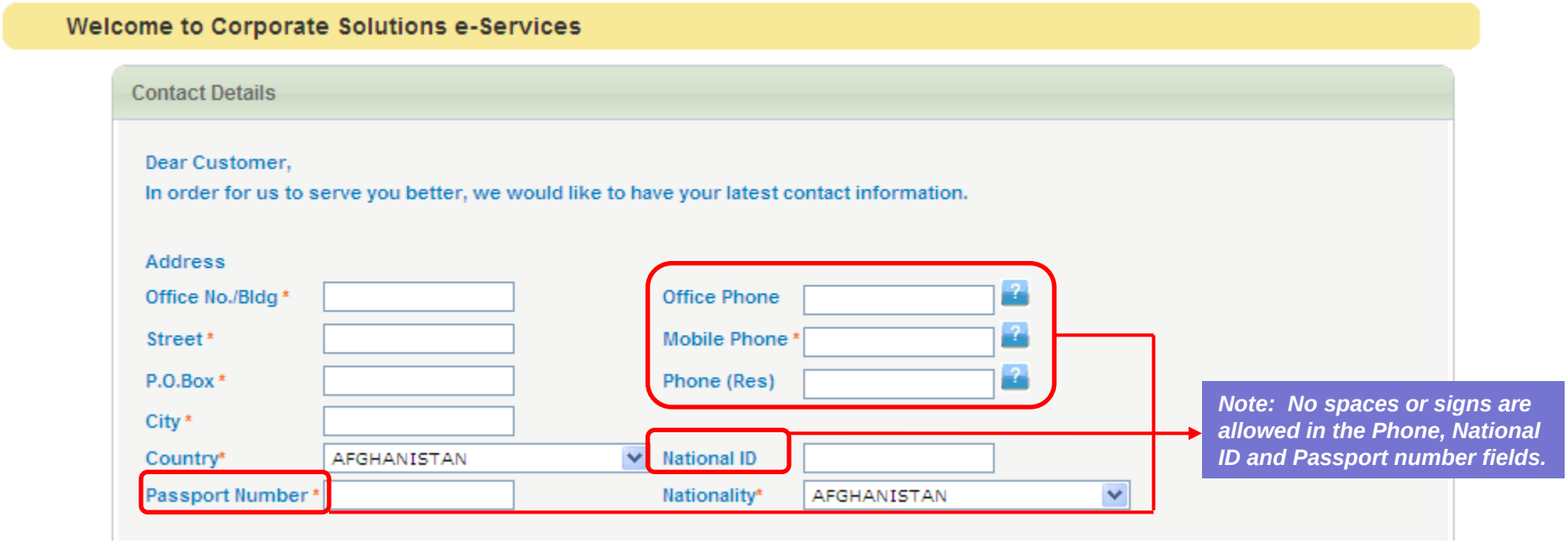
First time Log in – *Password Change*



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*

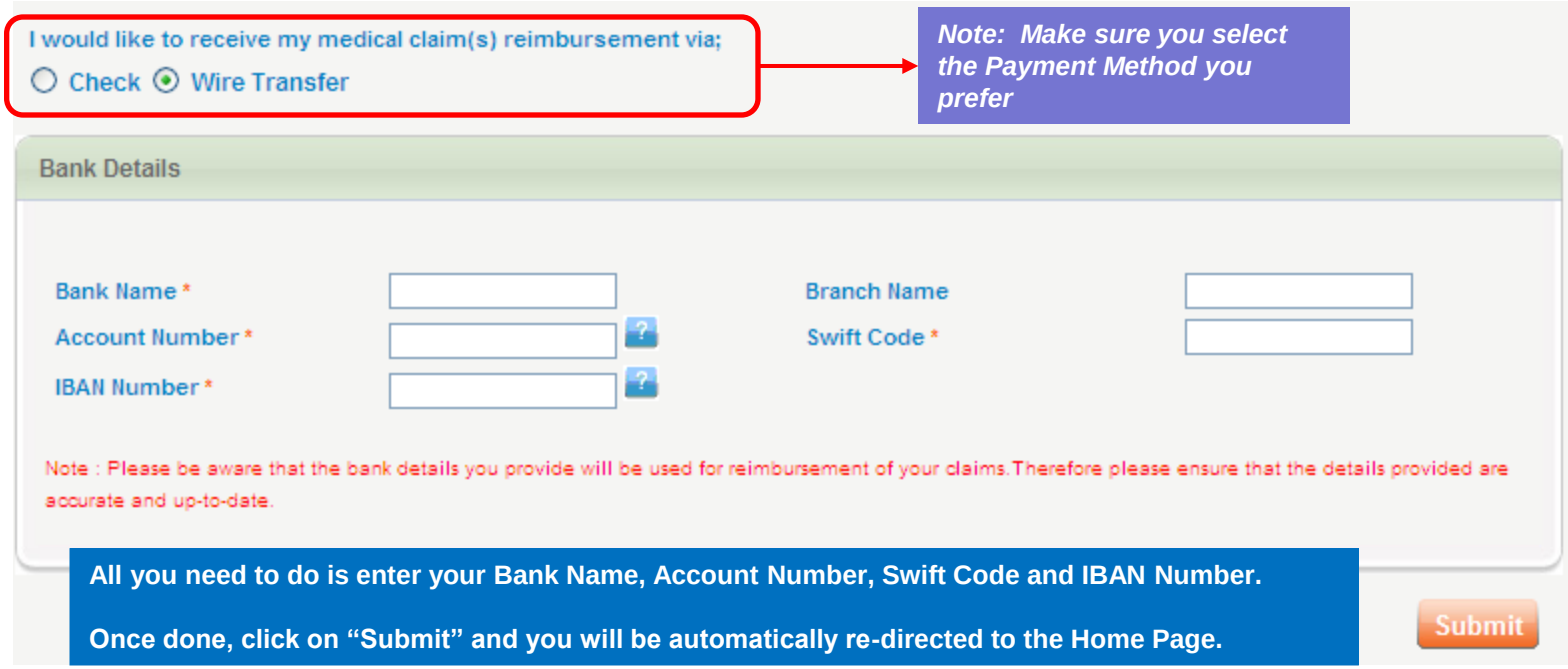


All you need to do is enter your Address, contact numbers, city , country, National ID, Passport no. and confirm your Nationality.

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.



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.

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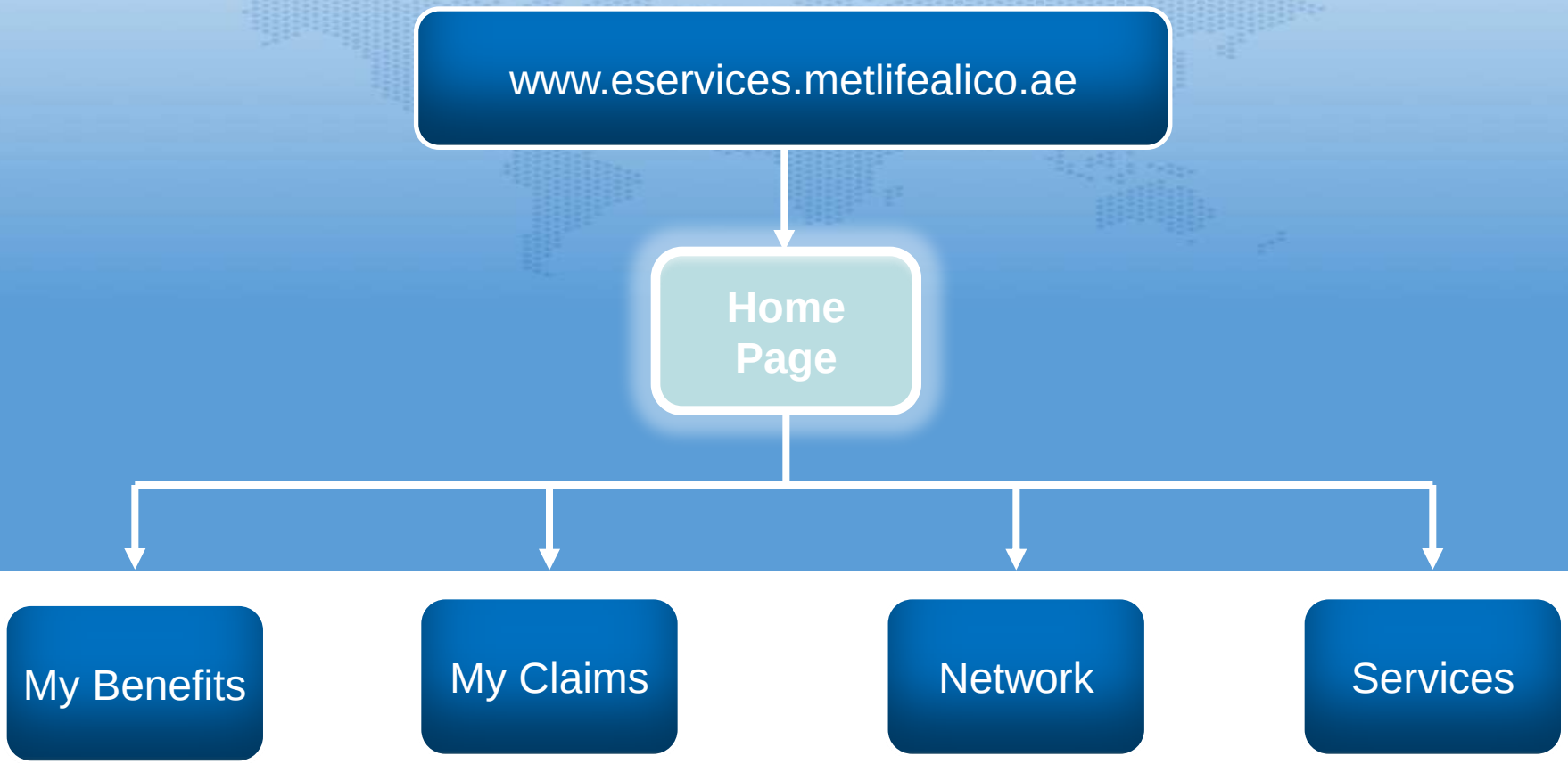
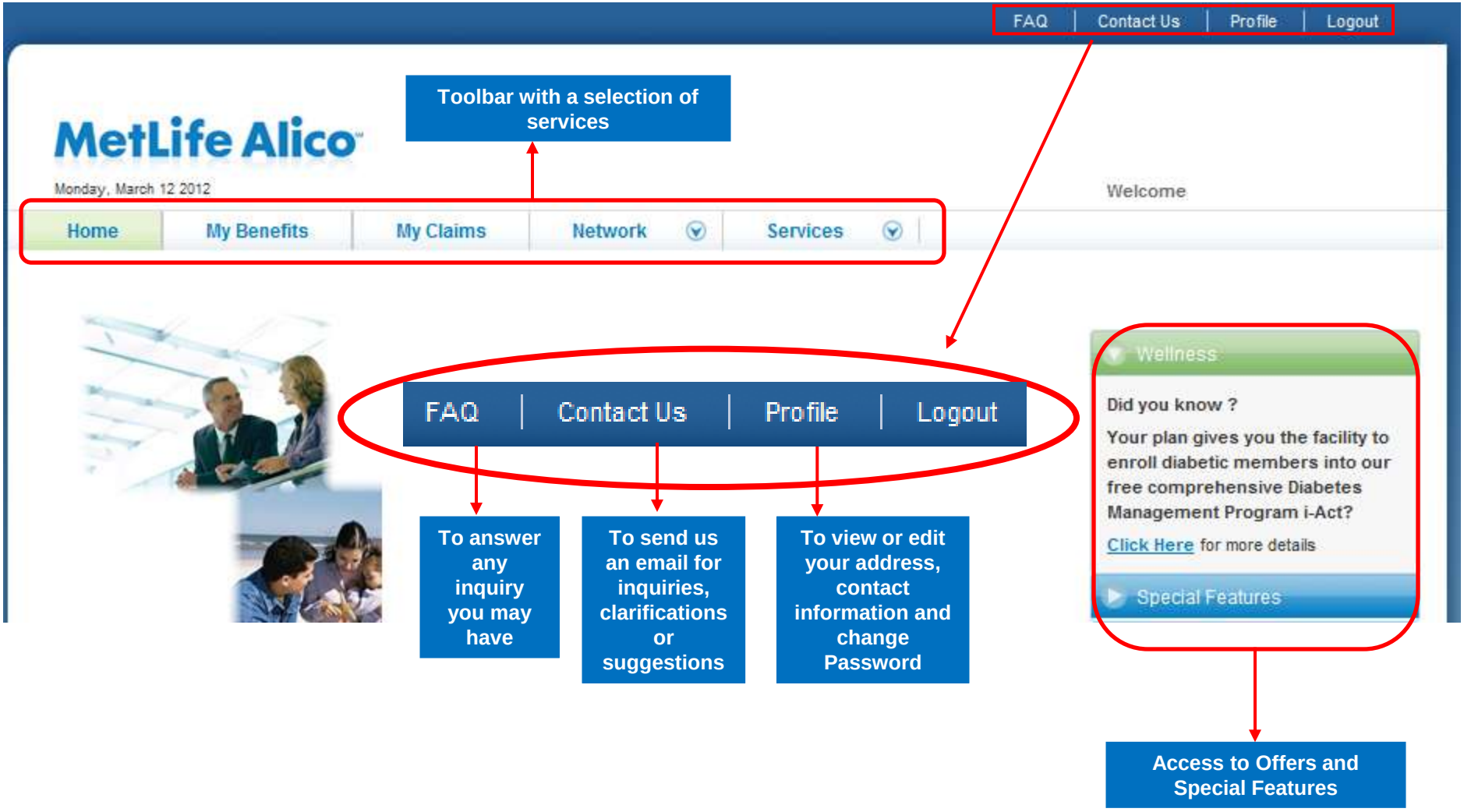
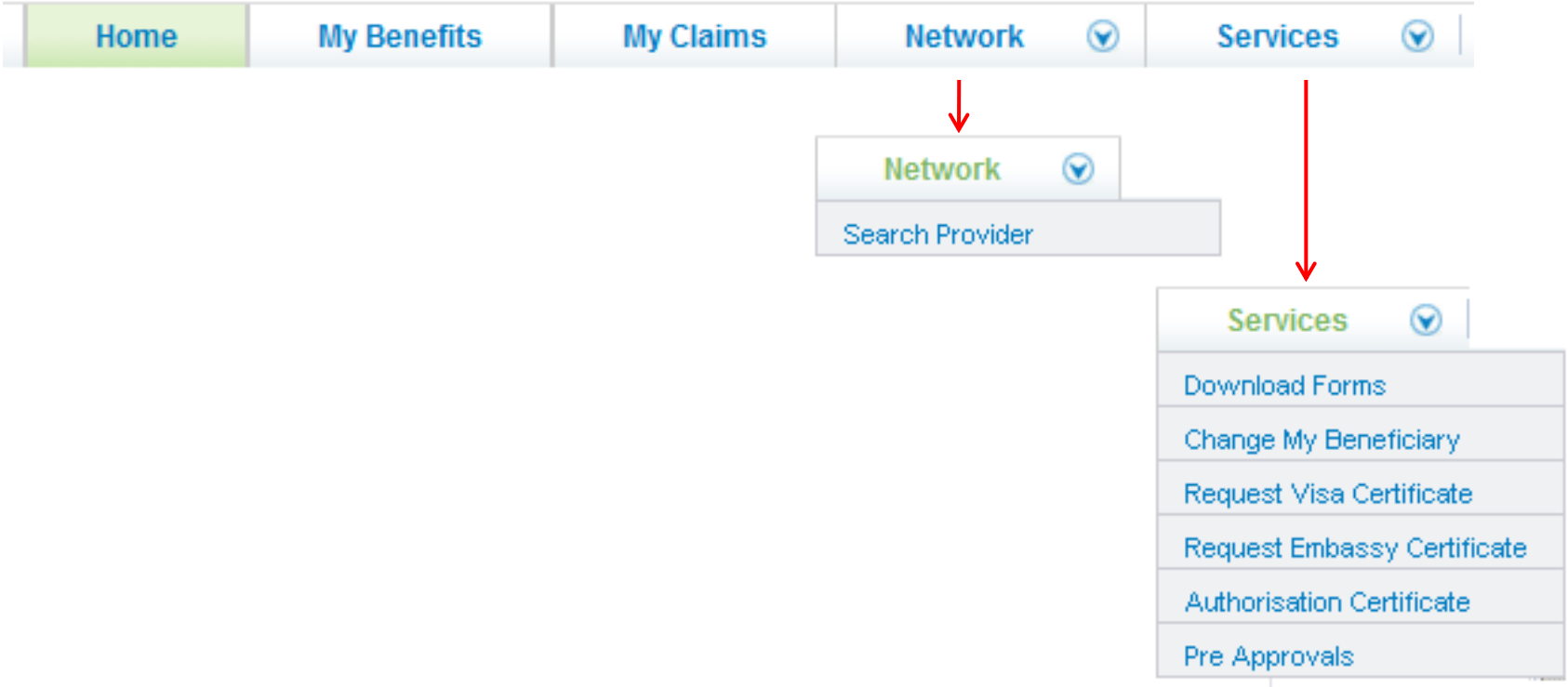


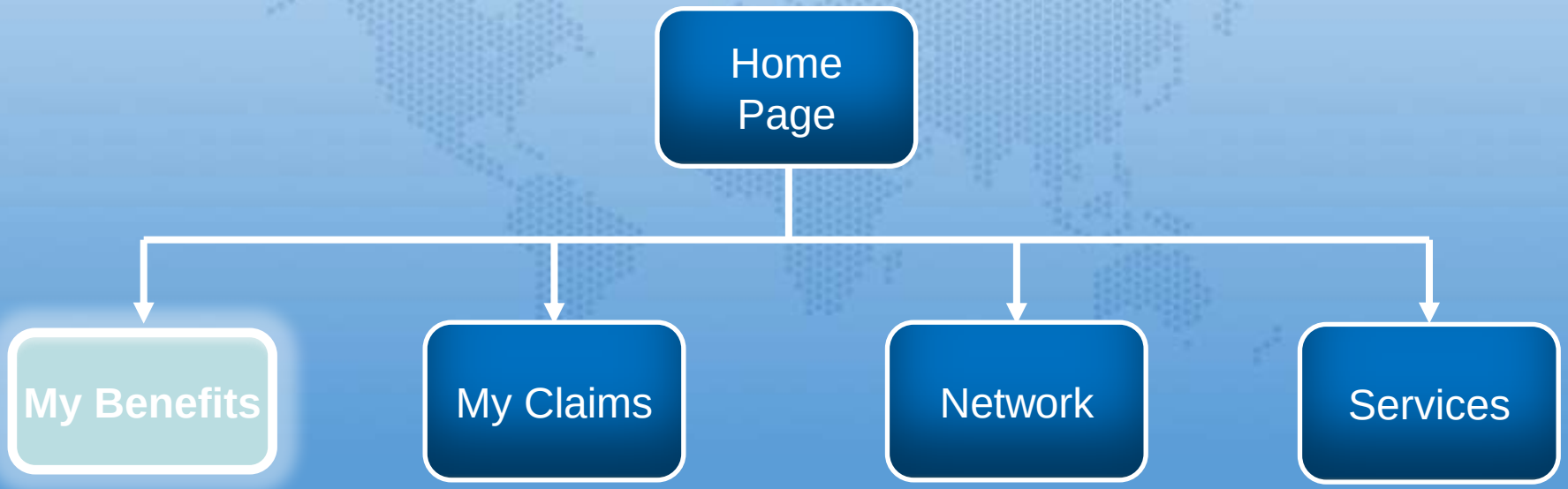
Home Page


FAQ
Contact Us
Profile
Logout
Toolbar with a selection of services
MetLife Alico
Monday, March 12 2012
Welcome
Home
My Benefits
My Claims
Network
Services
FAQ
Contact Us
Profile
Logout
To answer any inquiry you may have
To send us an email for inquiries, clarifications or suggestions
To view or edit your address, contact information and change Password
Wellness
Did you know ?
Your plan gives you the facility to enroll diabetic members into our free comprehensive Diabetes Management Program i-Act?
Click Here for more details
Special Features
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
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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.

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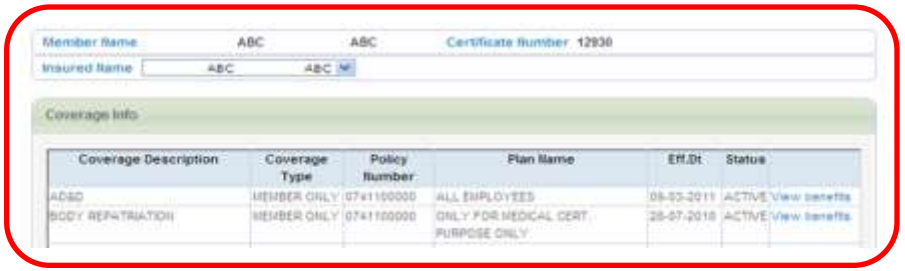
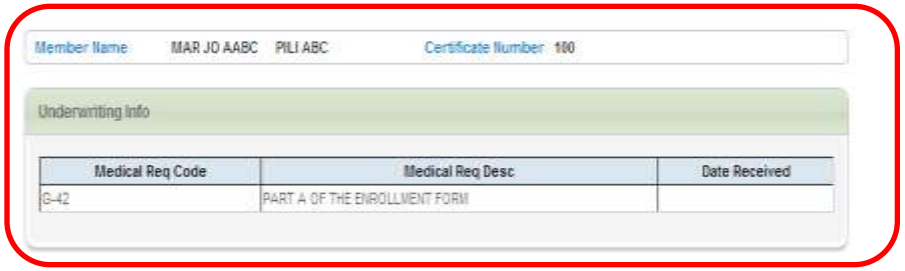
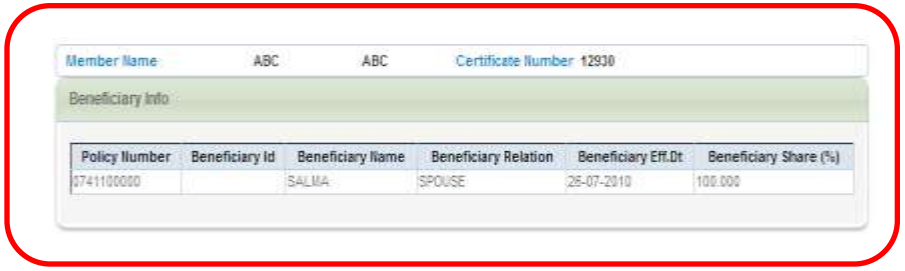
My Benefits

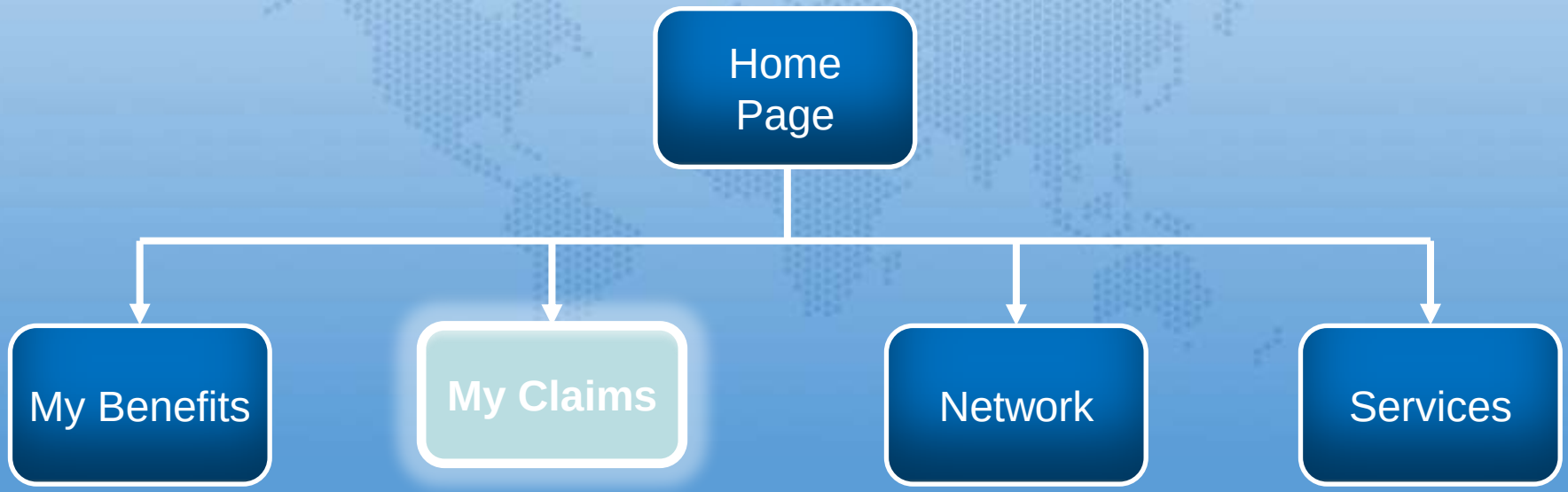
My Benefits *(continuation)*

- Member
- Dependents
- Coverages
- UnderWriting
- Beneficiaries





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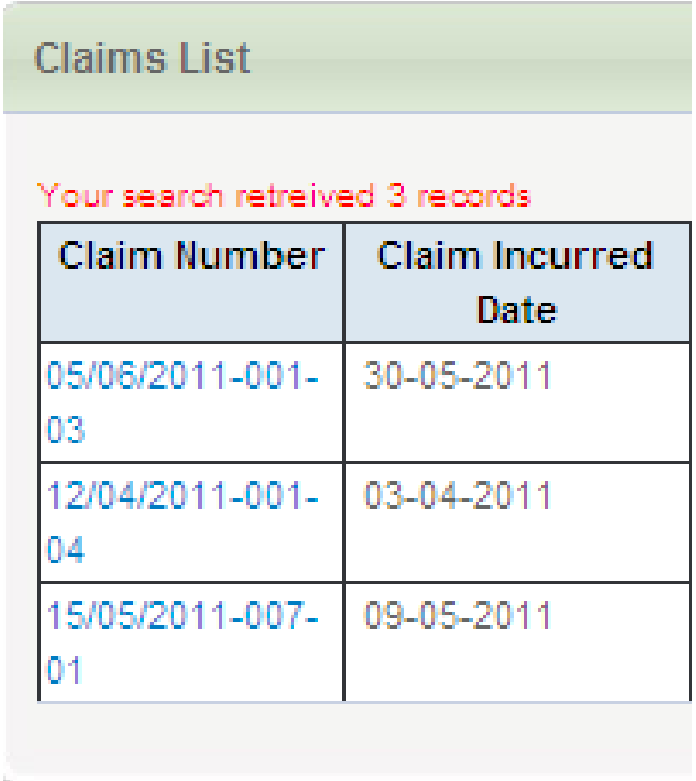
My Claims

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



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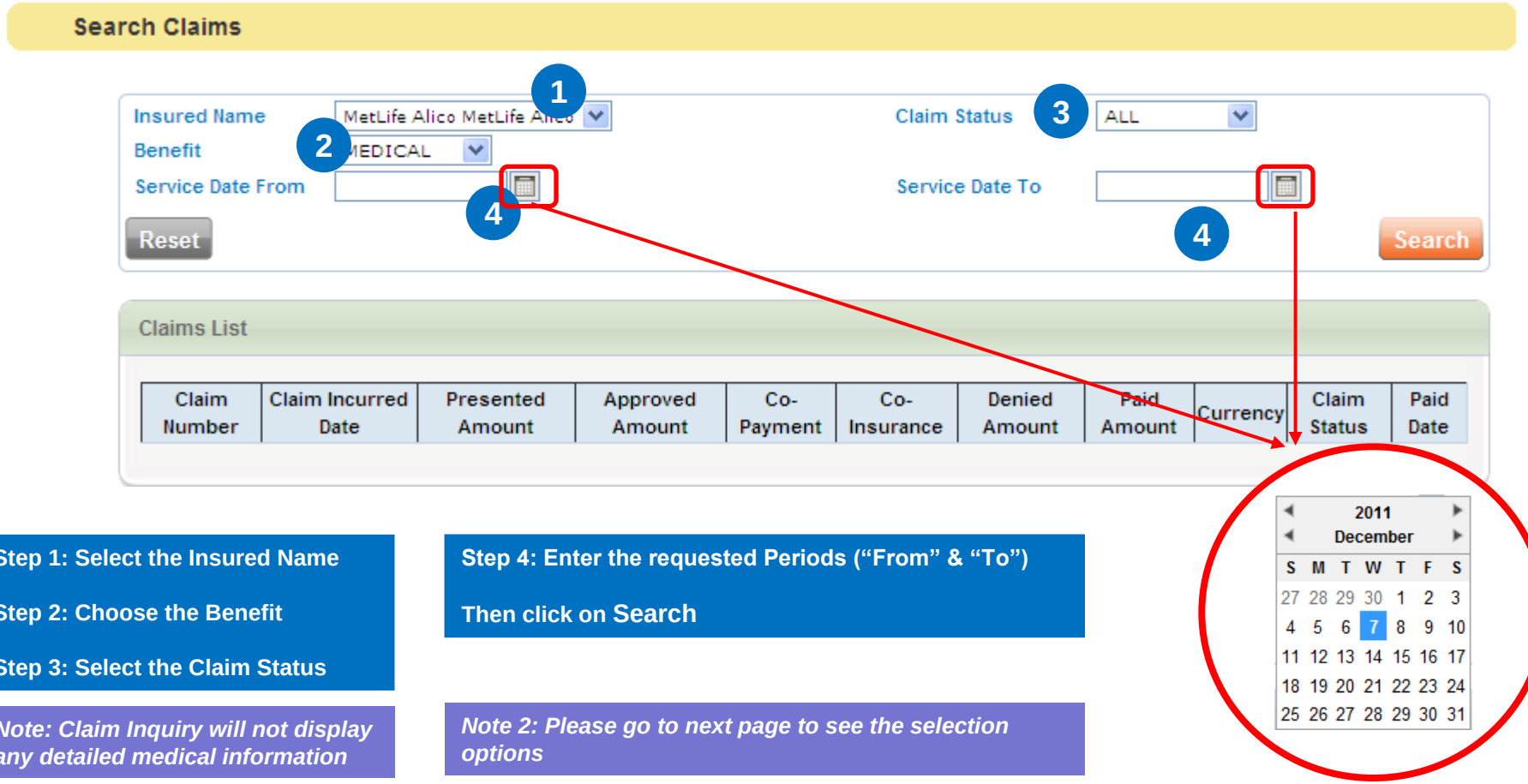
How to search for a Claim



Step 1: Select the Insured Name

Step 2: Choose the Benefit

Step 3: Select the Claim Status

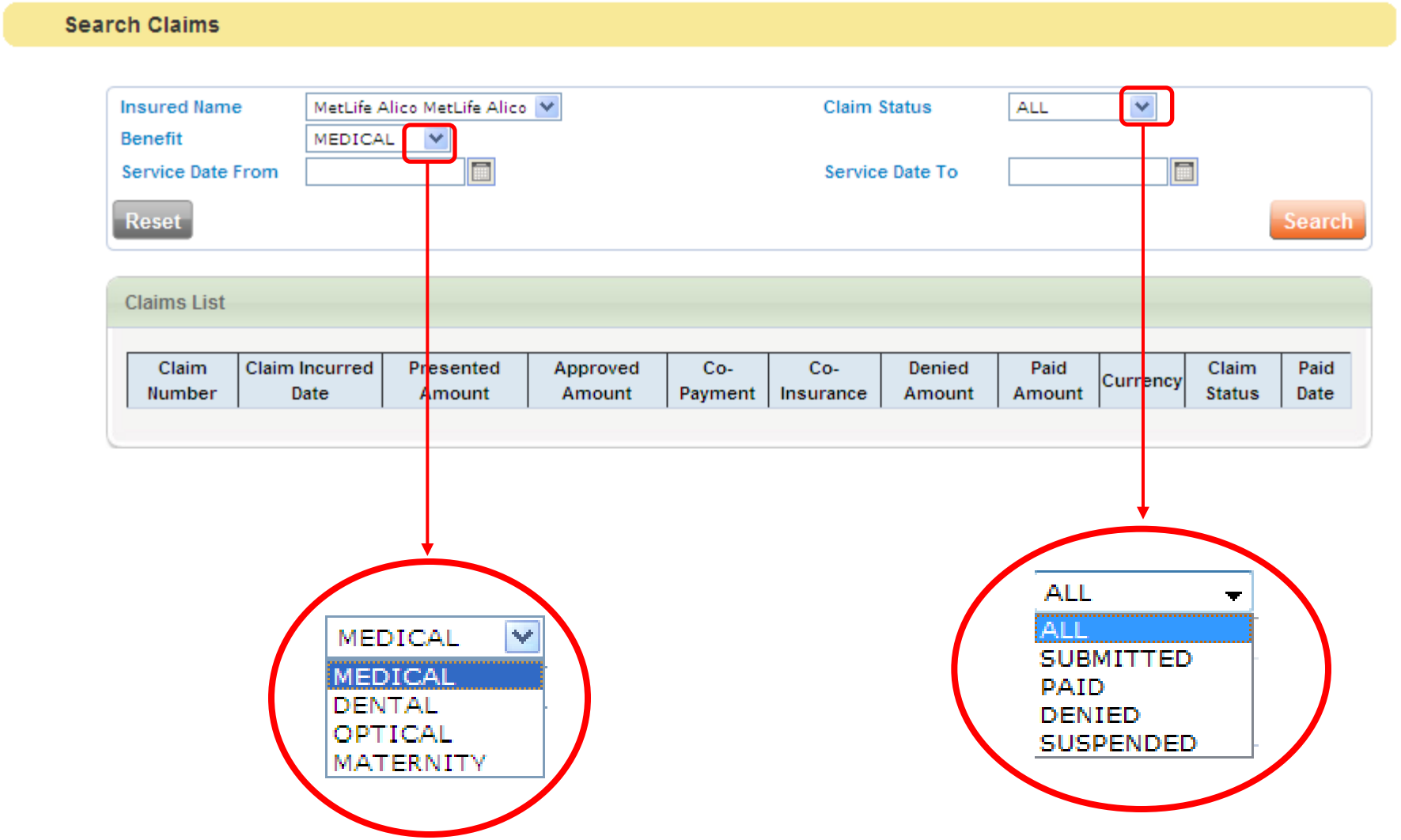
Note: Claim Inquiry will not display any detailed medical information

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)*



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

Reset Search

Claims List

Your search retreived 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	*******	17.86	0	0	0	17.86	AED	Paid	04-10-2011

Claim no.

Date of visit to the hospital / clinic

Amount presented by the Hospital / Clinic

Amount approved by MetLife Alico

Deductible amount

Co-Insurance

Amount not covered by MetLife Alico

Amount Paid

Status of payment

Payment date

How to search for a Claim *(continuation)*

Claims List

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	*******
08/09/2011-311-54	09-08-2011	*******

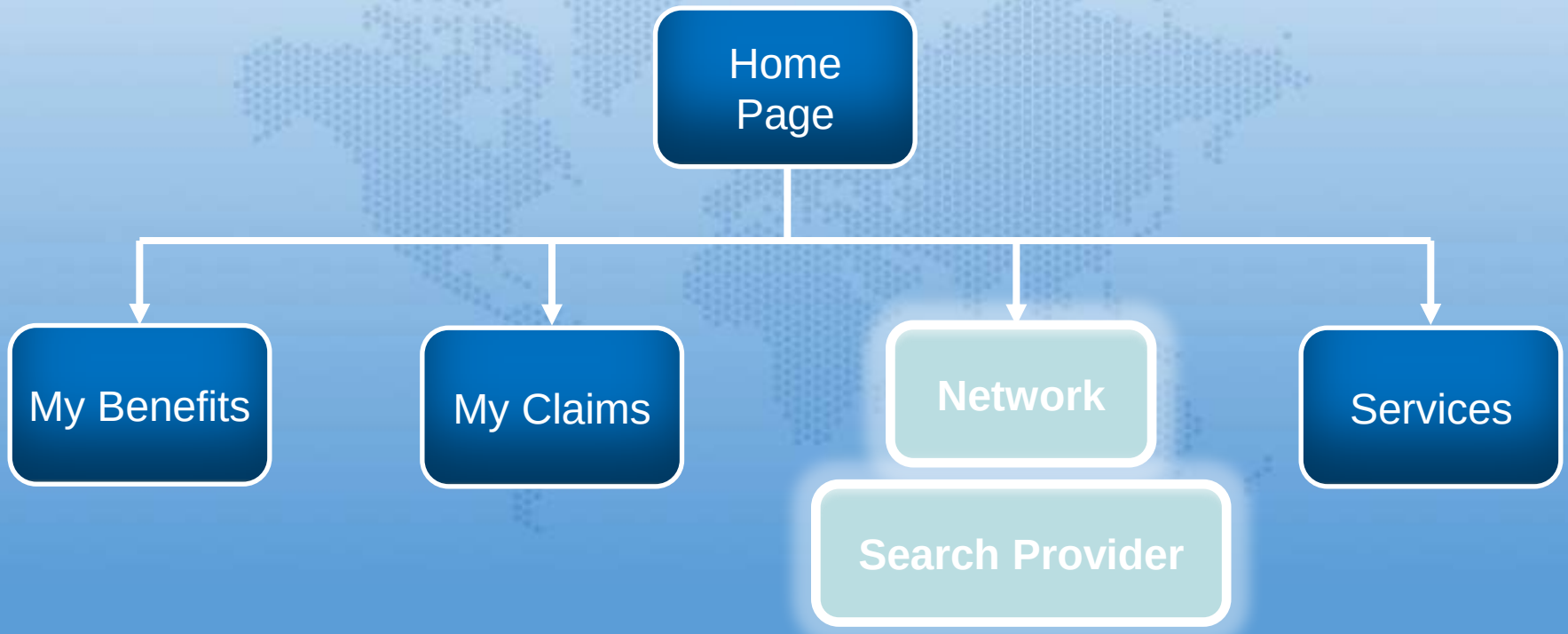
- There are 2 types of Claims: Cash & Direct Billing.
- Cash Claims: System will allow you to click on the Cash Claim no. to view its full details such as the amount paid, the amount denied and the reason for denial.
- Direct Billing: Claim nos. under Direct Billing are not clickable. "Presented Amount" 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	06-06-2011
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


Home Page
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My Claims
Network
Search Provider
Services

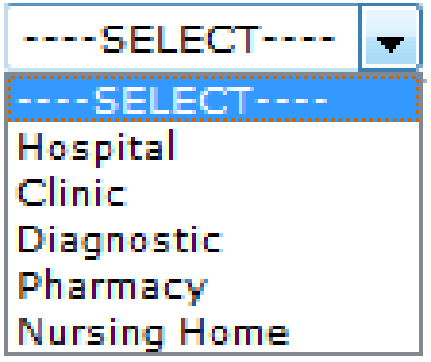
Network

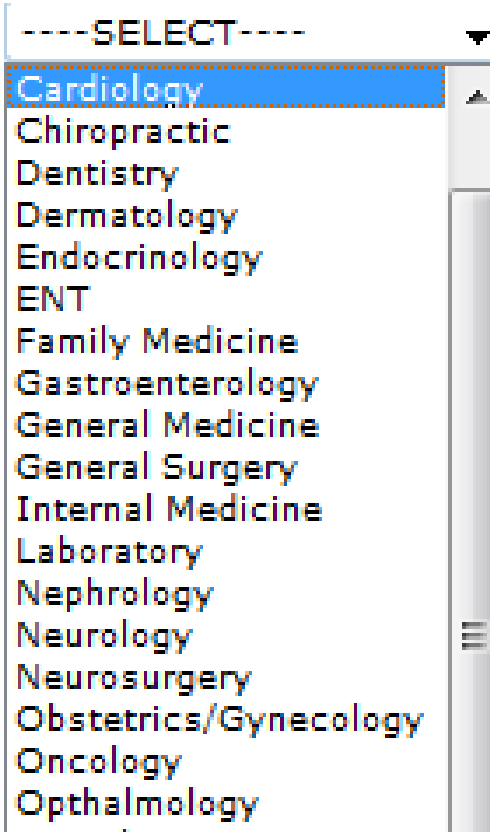
Having problems locating a Medical Provider near you?

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**





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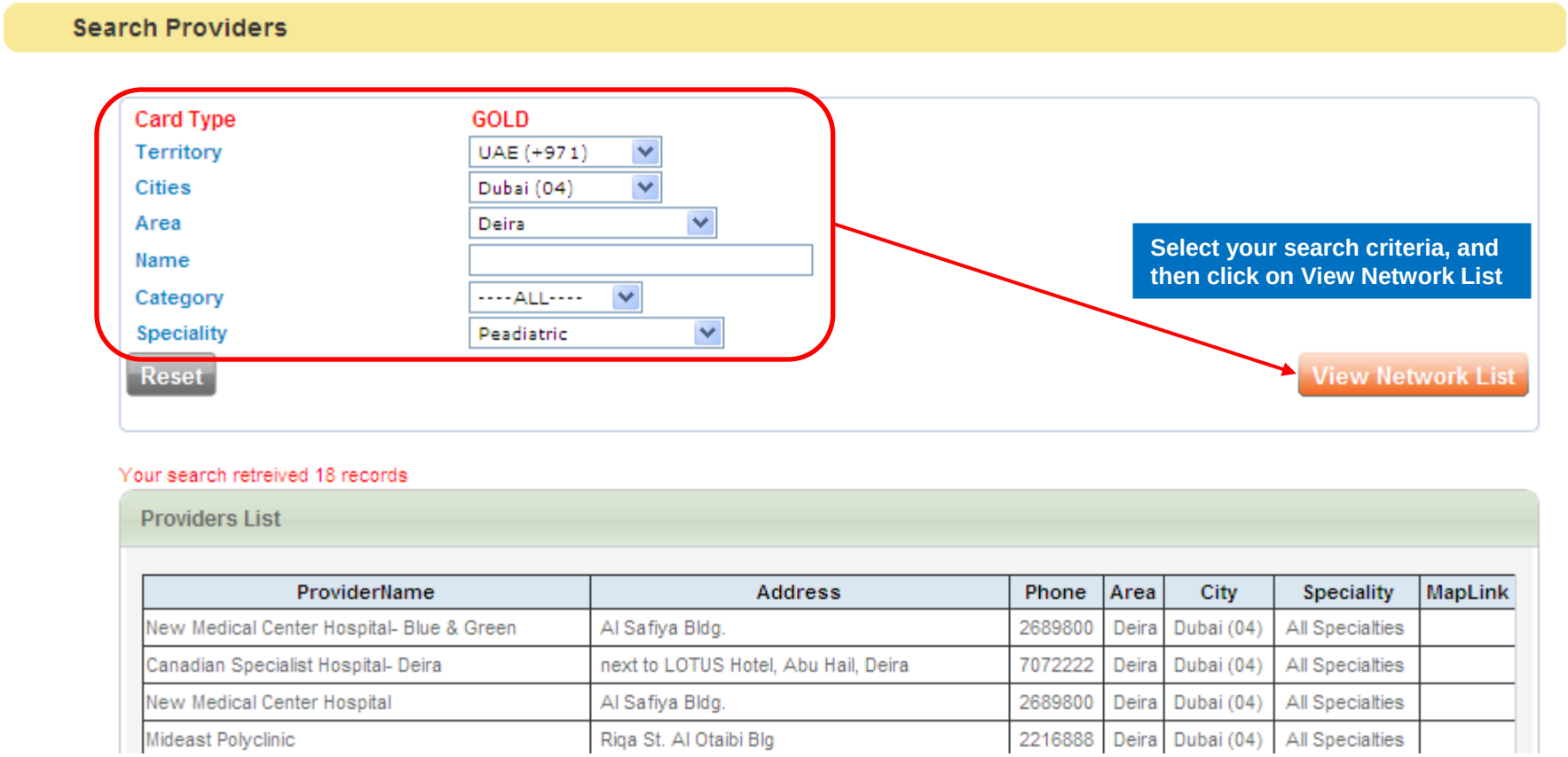
How to find a Medical Provider



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Download Forms
UAE Res. Visa Certificate
Certificates
Pre Approvals

Services

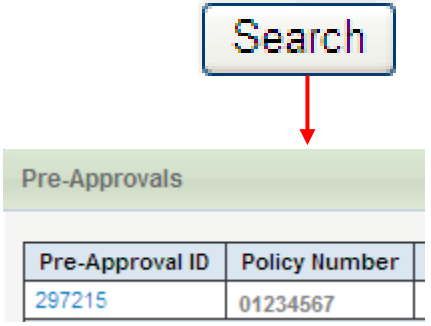
Are you looking for a Claims form?

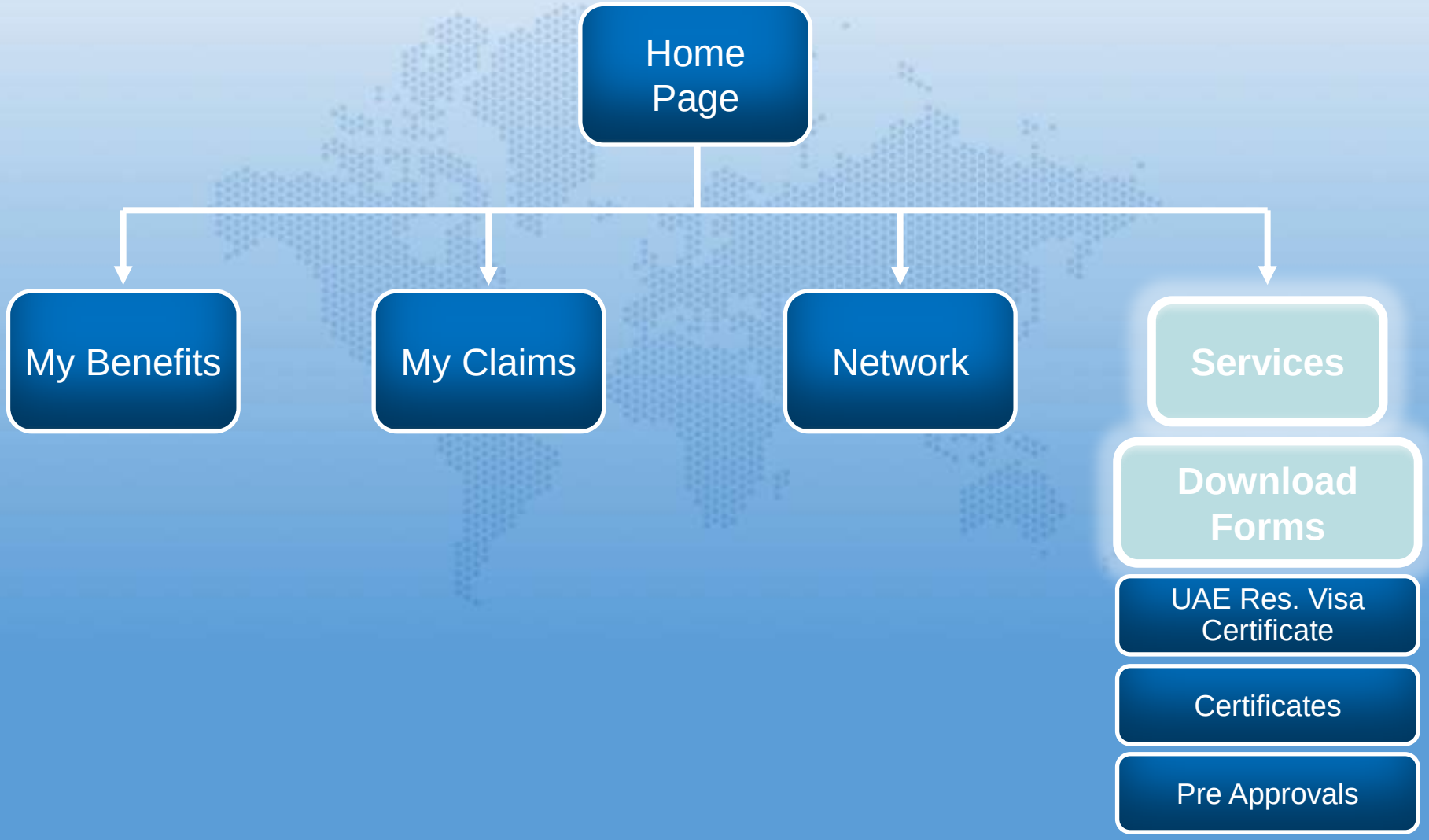
Do you need a Certificate for the Embassy?

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!

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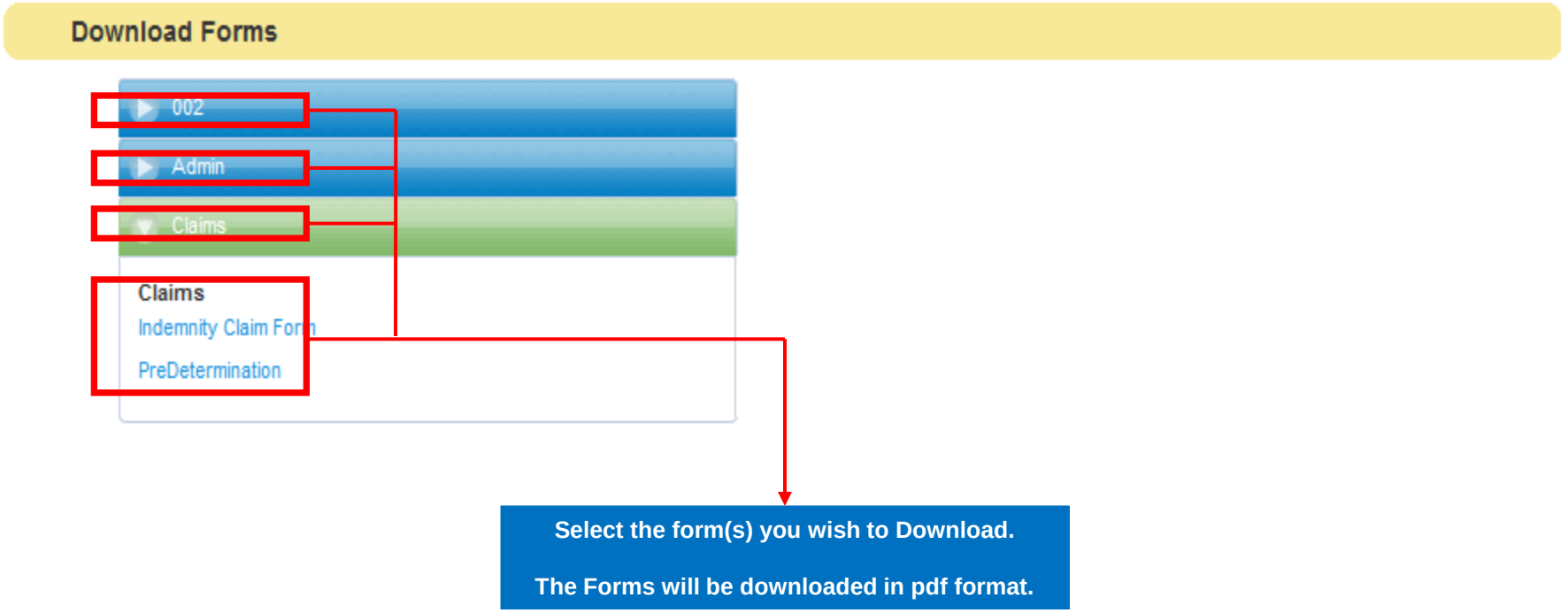
Download Forms



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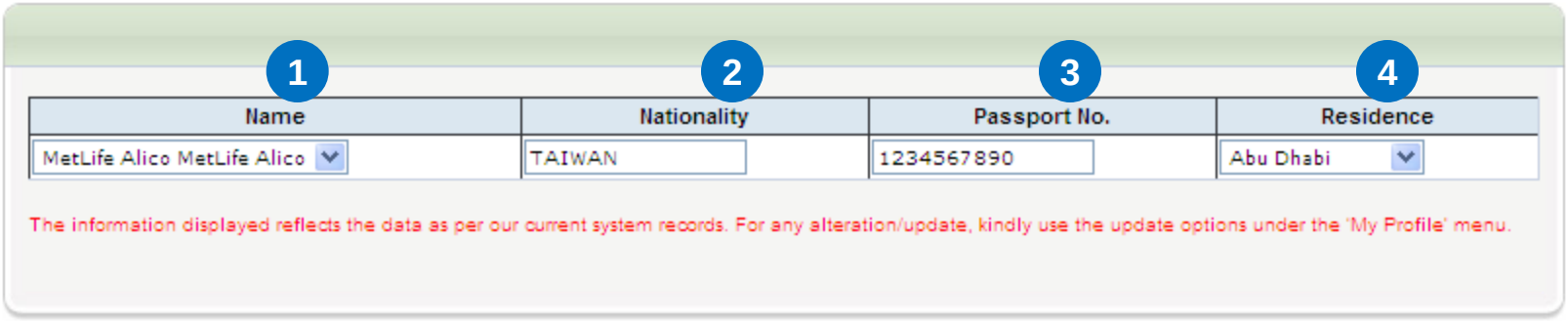
How to Request for a Visa Certificate

Request UAE Residency Visa Certificate



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

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Pre Approvals

How to Request for a Certificate

Request For Certificate

Policy Number 01234567 Certificate Number 109

Select Certificate Type

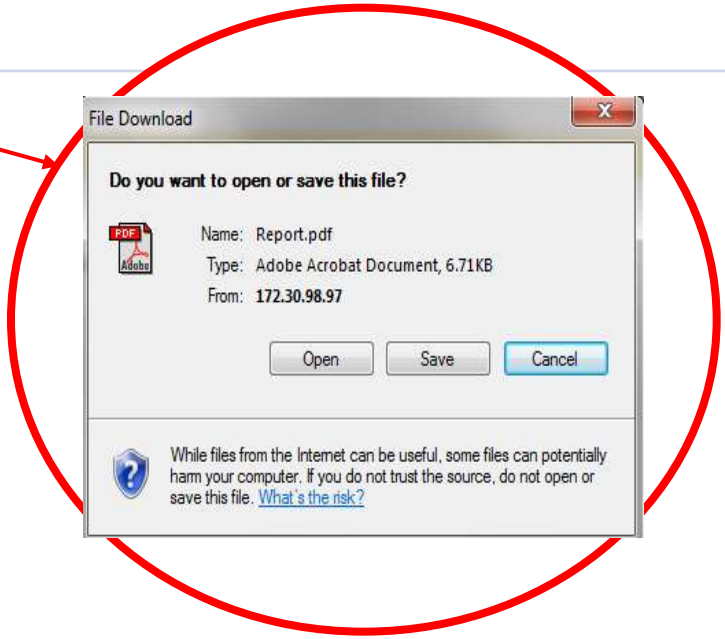
- (•) Life Insurance Certificate
- ( ) Medical Insurance Certificate
- ( ) Medical Authorization Certificate

Submit

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

The Certificate will be immediately generated for you and your dependants

You can either open it directly or save on your computer



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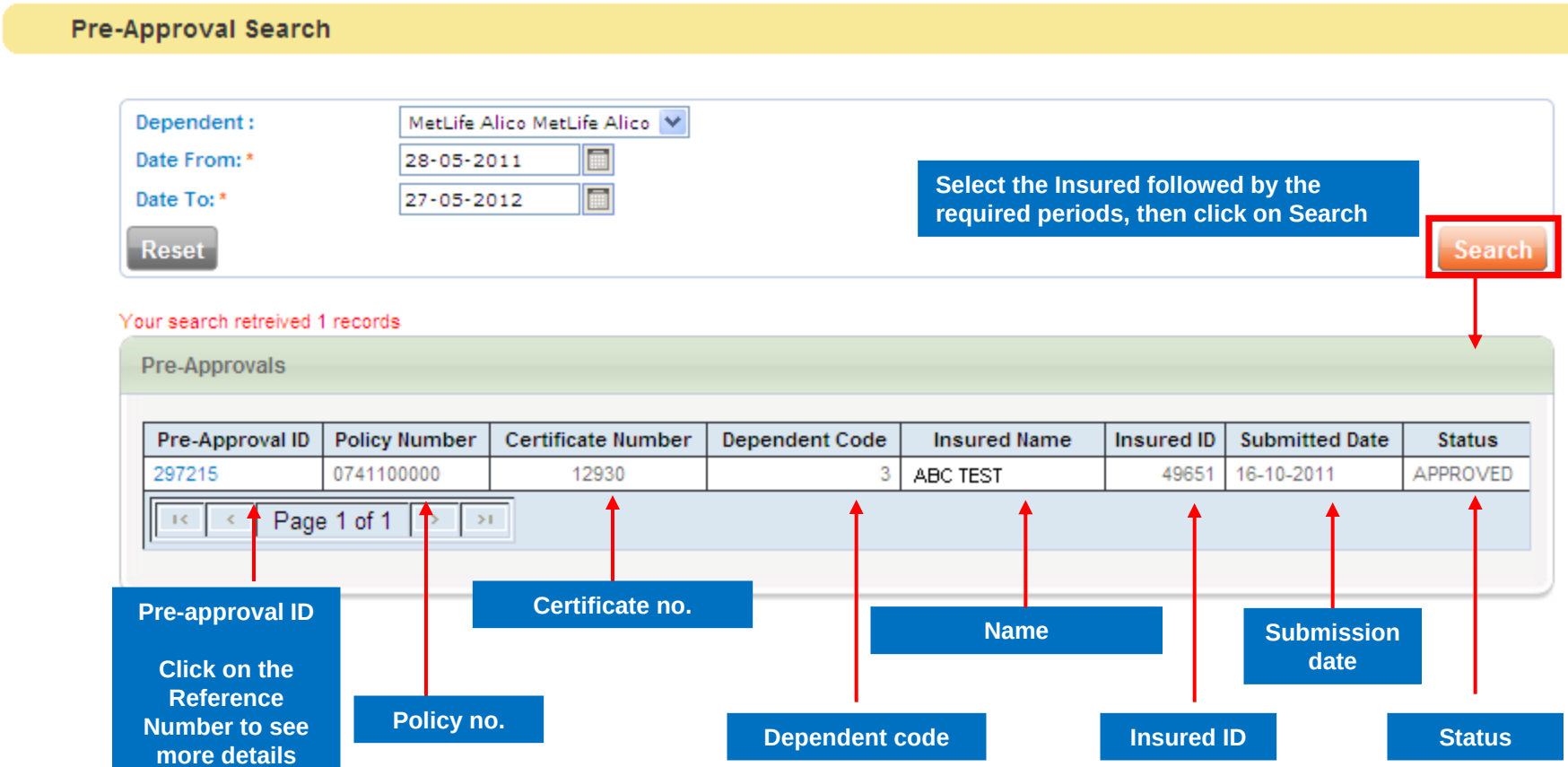
Pre Approvals

Pre-Approvals Search



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Pre-Approval Full Details

Pre Approval Details

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

Service List

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

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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

- **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

- **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

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

- **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

- **I want to cancel my access. Who do I contact?**
  To cancel your access, please e-mail us at: 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

- **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