MetLife Health Savings Plan (MHSP) – Comprehensive FAQ

FAQs-

1. **What is the MetLife Health Savings Plan (MHSP)?**
   The MetLife Health Savings Plan ('MHSP' or 'Policy') is a life insurance product designed to help Policyholder build savings while enjoying exclusive health benefits. It features the MetLife Health Wallet, which can be used for medical emergencies, offers cashless hospitalization and also allows Policyholder to deposit funds for future needs. Additionally, Policyholder can enhance his/her health coverage by adding preferred riders.

2. **What is MetLife EBL co-branded Health Card?**
   "Health Card" is a co-branded prepaid card offered by MetLife in partnership with banking partner, EBL, to give access to the MetLife Health Wallet. MHSP Policyholders can use this card for cashless transactions at hospitals, diagnostic centers, and pharmacies, ensuring convenient prepaid payment for healthcare services. Customer can also recharge / add funds to MetLife Health Wallet for Health Card.

3. **What is MetLife Health Wallet?**
   MetLife Health Wallet is an exclusive benefit for the Policyholder, allowing optional Top-Up deposits of additional funds up to the allowable limit.
   - This allows Policyholder to add extra funds to his/her MHSP account for transaction flexibility as per Policy rules.
   - Deposit for MetLife Health Wallet can be done through MetLife Head office, Sales offices, Mobile app, or designated Bank channels and MFS.

4. **What are the types of MetLife Health Card?**
   There are 3 types of MetLife Health Card based on Monthly Premium:

   - Monthly Premium BDT 15,000 and above –Premium Plus (Black Card)
   - Monthly Premium from BDT 5,000 to BDT 14,999 – Premium (Silver Card)
   - Monthly Premium up to BDT 4,999 – Standard (Blue Card)

5. **When will customer receive the Card?**
   MHSP customers will receive the card within 7 working days after the request is sent to EBL from MetLife.

6. **When will MetLife share the card request to EBL?**
   MetLife will place request for cards to EBL request twice a month (7th and 22nd of every month) and after 7 days of Policy is active (paid).

7. **How will Policyholder know about card delivery status?**
   Policyholders can call MetLife helpline to know about card update.

8. **What is the purpose of the MetLife Health Card?**
   The MetLife Health Card enables Policyholders to pay medical expenses at hospitals, diagnostic centers, and pharmacies.

9. **Is it necessary to activate the MetLife Health Card by the Policyholder?**
   Yes, MetLife Health Card holders have to call EBL Smart IVR number "**16230"** to activate the card.

10. **Who is eligible to receive the card?**
    Every MHSP active Policyholder is eligible for a card.

11. **How long is the card valid?**
    Initially the card is valid for three years from the date of issuance and will be renewed if Policy is active.

12. **How can I renew my card after it expires?**
    The card will be renewed by MetLife with no additional cost if the Policy is active and at least 15 days left for maturity.

13. **Is there any cost for card issuance or renewal?**
    No, there is no additional cost for issuance / renewal cards.

14. **What should I do if my card is lost or damaged?**
    Report to the nearest police station or call the bank directly to block the card.

15. **If my card is lost/damaged, how will I request a new card?**
    Policyholders can place a request for issuing a new card from One By MetLife app.

16. **Is there any cost for lost/damaged cards request?**
    A card re-issuance fee of BDT 350, plus applicable VAT, will be charged and must be paid by the policyholder.

17. **Can I withdraw cash using the card?**
    No. The card does not allow cash withdrawals or any forms of transfer.

18. **How is the card limit determined?**
    Policyholders' card limit is based on the MetLife Health Wallet balance and a portion of the Basic Account Value. *(See the following table)*

Card Limit Table		
Policy Year	**Basic Account Withdrawal Limit (% of Paid Basic Premium)**	**MetLife Health Wallet Withdrawal Limit (% of principal balance)**
1	0%	100%
2	20%	100%
3	25%	100%
4	30%	100%
5 & onwards	35%	100%
Usable Card Limit = Principal Balance in MetLife Health Wallet + Eligible Basic Account Value portion (as per above table).		

19. **Will the card work internationally?**
    Currently, the card is limited to transactions in Bangladeshi Taka (BDT).

20. **What happens if a transaction fails?**
    Failed Transaction →
    - **Step 1:** Check the Health Card balance/limit (One by MetLife App).
    - **Step 2:** Confirm merchant is enlisted in payment network partner list.
    - **Step 3:** Verify card status (active, not expired).
    - **Step 4:** Retry transaction if minor issue (e.g., connectivity).
    - **Step 5:** If still failing → Contact Bank hotline.
    - **Step 6:** Report issue via One by MetLife App/Corresponding Bank App
    - **Step 7:** Escalate to Corresponding Bank Customer Care for resolution. →**End**

21. **What happens to the card on Policy maturity and termination or surrender?**
    Card transactions will be disabled automatically when the Policy matures, terminates, lapses, or is surrendered.

22. **How are funds managed and reconciled?**
    Funds are debited from MetLife Health Wallet and Basic Account Value according to Policy rules.

23. **Whom should I contact for card-related issues?**
    MetLife Customer Care Hotline, Email Support, Mobile App, or nearest branch.

24. **Is there a maximum transaction limit on my Health Card?**
    Yes, there is a maximum limit for each transaction made with MetLife Health Card, depending on card type and Policyholder’s available balance. The transaction limits are as follows:

    - Premium Plus (Black Card) - BDT 250,000
    - Premium (Silver Card) - BDT 200,000
    - Standard (Blue Card) - BDT 150,000

    There is no limit to the number of transactions per day, as long as sufficient balance remains in the policy.

25. **Will I be notified if I reach my transaction limit?**
    Yes, via App and Push Notification, SMS or Email alerts.

26. **Can I increase my transaction limit?**
    Transaction limits are system-controlled and based on the Policy rules. When a Policyholder add more funds through MetLife Health Wallet, his/her usable card limit will be increased automatically.

27. **How can I check my MHSP balance?**
    - **One by MetLife App:** Log in → Navigate to MHSP → View available balance.

28. **How can I get my transaction statement or details?**
    - **One by MetLife App:** Access transaction history under MHSP section.
    - **Customer Care:** Request a detailed statement via email or at the nearest MetLife’s CTP/Sales office.

29. **How should I recharge or add money in the MetLife Health Card?**
    Policyholders can add funds to his/her MetLife Health Wallet from One By MetLife App. He/she can also pay to the designated account to add money.

30. **What are the eligibility rules for Top-Up deposits and transactions?**
    - MHSP Policyholders can make Top-Up deposits and transactions, provided the Policy remains active.
    - Deposits can be made only if the Policy’s regular premium payments are up to date.
    - Deposits must comply with MetLife’s minimum and maximum Top-Up limits.
    - Transactions can only be made within the approved merchant network and in BDT currency.

31. **Who should I contact for POS transaction dispute resolution?**
    Policyholders should contact EBL to report on the disputed transaction. If the bank validates the dispute as VALID, the transaction amount will be reversed to Policyholders' account. The resolution process typically takes 30 days.

32. **Will the Top-up amount be included in my Premium Certificate?**
    No. The Premium Certificate will only reflect the Policy Premium Amount.

33. **If my Policy Premium is due, can I make a Top-up payment for health-related expenses?**
    Top-Up deposit will only be accepted once the Regular Premium is up to date. However, any existing MetLife Health Wallet balance can be used as payment to cover eligible health-related expenses.

34. **Can I pay in BDT for treatment abroad through a Bangladeshi hospital's agency?**
    Payment in Bangladeshi Taka (BDT) for treatment abroad is only permitted when the payment is made through a merchant point registered as a hospital or pharmacy in Bangladesh.

35. **Can I pay my Policy premium from my MetLife Health Wallet?**
    If the Policy premium remains unpaid for 31 days from the due date, the due premium will be automatically deducted from the MetLife Health Wallet, subject to sufficient available balance in the Wallet.

36. **Can I use the Health Card for partial payments if my balance is insufficient?**
    Partial payments are allowed, subject to the available balance on the Health Card.

37. **What should I do if my Health Card PIN is blocked or forgotten?**
    Customers should call the hotline of Eastern Bank (EBL) to reset Card if card is blocked or PIN is forgotten.

38. **Can I use the Health Card for online medical service payments (e.g., telemedicine, pharmacy apps)?**
    Online payments are not applicable using this card till further notice.

39. **Is there any minimum Top-Up amount required for deposits?**
    There is no minimum Top-Up amount required for deposits till further notice.

40. **What happens to unused MetLife Health Wallet balance if the Policy is surrendered or matures?**
    Any unused balance will be refunded to the Policyholder in the event of Policy maturity, termination, lapse, or surrender.

41. **Can I nominate someone else to use my Health Card?**
    It is prohibited to share this card or to let anyone else use this card. MetLife may take necessary action if any such action is identified.

42. **Are there any charges for failed transactions or dispute resolution?**
    Not applicable, will be followed the process followed by the bank.

Disclaimer:

The MetLife Health Card is issued, maintained, and operated exclusively by the partner bank pursuant to its own systems, processes, and applicable terms and conditions. MetLife's role is limited to facilitating access to the Health Card as a policy benefit called the "MetLife Health Wallet" which is integrated with the MetLife Health Savings Plan.

MetLife does not own, control, or manage the bank’s card infrastructure, transaction processing systems, payment networks, merchant acquisition, dispute resolution mechanisms, or customer service operations. Accordingly, MetLife shall not be liable for any delay, failure, interruption, error, omission, unauthorized transaction, declined transaction, dispute, reversal issue, system unavailability, or service deficiency arising out of or in connection with the bank’s issuance, activation, PIN management, transaction processing, settlement, blocking, reissuance, or other card-related services.

All queries, complaints, and disputes relating to the Health Card or card transactions must be raised directly with the issuing bank and shall be governed by the bank’s applicable policies, timelines, and regulatory obligations.