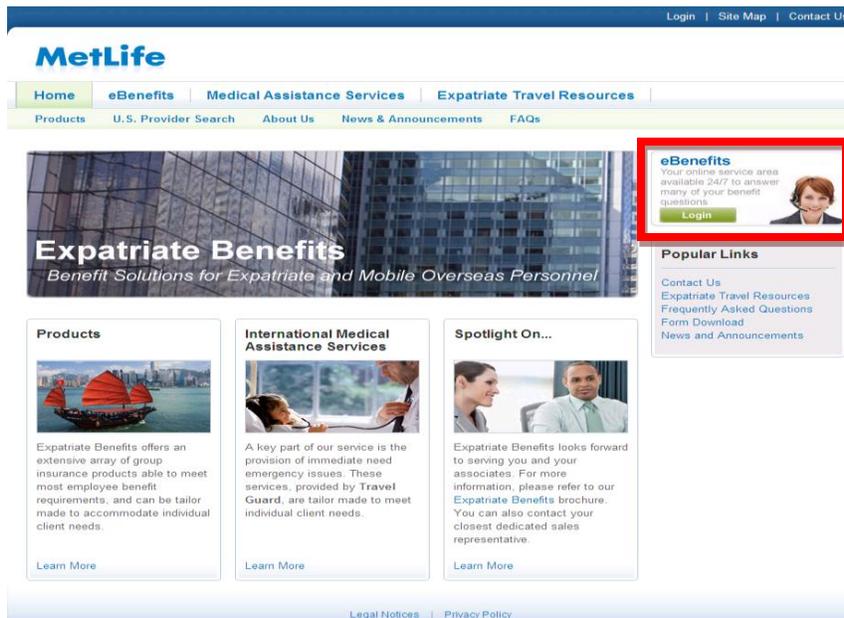


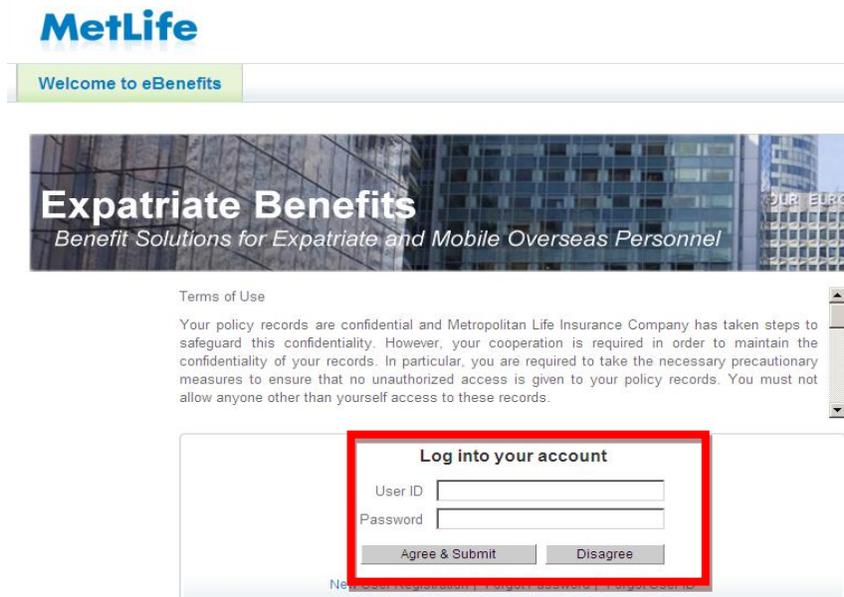


## How to Use Direct Pay Providers Internationally: \*you will need your ID card in order to log on and search internationally

1. From the MetLife EBenefits website [www.metlifeexpat.com](http://www.metlifeexpat.com) click on the EBenefits Login button.



2. Login or register using your Global ID card information.



- Choose "Provider Directory" and then "International Provider Listing." You may then choose the country you are searching in.



Client Information Inquiry Provider Directory Enquiry Download Task Queue Logout

Super User's Corner >> Provider Directory >> International Provider Listing

### Provider Listings

Expatriate Benefits members may use [any licensed health care provider worldwide](#). You are not required to use providers listed below. The providers listed below may offer enhanced access (an international patient department, direct settlement of your bills, and preferred pricing.) You are responsible for paying any applicable deductible (excess), coinsurance, or non-covered amounts directly to the provider, usually collected at the time of service.

If you need assistance with payment, provider referrals, or medical advice, you may contact us 24 hours a day/7 days a week. Refer to the contact information of your Regional Service Center using the information on the back of your Global ID card (or your U.S. ID card, if in the U.S.)

 = Provider may settle your bills directly       = Preferred pricing may be available

Please Select a Country:

- After choosing your country you can choose from the list of cities available and narrow your search by provider specialty.



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### Provider Listings

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 = Provider may settle your bills directly       = Preferred pricing may be available

Country: Afghanistan

Please Select a City:

Show:  Hospital  
 Dentist  
 Family Practice  
 Ob/Gyn  
 Pediatrics  
 Select All

5. You will then see a list of the available providers in that city and their contact information.

**MetLife**

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Super User's Corner >> Provider Directory >> International Provider Listing Site Map

### Provider Listings

Country: Afghanistan  
City: Bagram Airfield

= Provider may settle your bills directly  
 = Preferred pricing may be available

[NEW SEARCH](#)  
[PRINT SCREEN](#)

Provider Name	Rate this provider
<b>CCC - CONSOLIDATED CONTRACTORS CLINIC</b>	
<b>Services:</b> Hospital, Family Practice	
<b>Address:</b> Building 13955 Disney Drive Bagram Airfield Afghanistan 9354	
<b>Telephone:</b> (318) 431-4456	
<b>Email:</b> <a href="mailto:june.morgan@wvfr.com">june.morgan@wvfr.com</a>	

6. Some providers on the website will have a handshake symbol next to their information. This symbol means that they may be able to arrange for a direct payment with MetLife.

**MetLife**

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Super User's Corner >> Provider Directory >> International Provider Listing Site Map

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## Tips and Frequently Asked Questions:

1. Establish a relationship with hospitals and/or clinics in advance of needing care. This involves visiting providers, registering as a new patient by completing a health history, asking questions related to you and your family's specific health care concerns, and making sure the patient registration office has your complete MetLife insurance details.
2. When seeking routine or planned care, telephone the provider to make an appointment at least a week in advance, preferably more. If you have already registered with the provider, their staff may verify your insurance eligibility and coverage with MetLife before your appointment so that your information about your coverage and benefits is up to date upon your arrival.
3. Each hospital and provider has their own procedures. Hospitals and providers who have a Direct Pay arrangement with MetLife may request a Guarantee of Payment (GOP) on your behalf so that you do not have to pay out of pocket at the time of your appointment. However, some hospitals or providers may ask that you as the member contact MetLife yourself to request a GOP for your services. Check first with the Direct Pay hospital or provider to see if they will help request a GOP on your behalf.
4. If you request a GOP as the member it is recommended that you take your GOP along with your global ID card with you on the day of service. In order to receive full advantage of direct settlement, it is important that a GOP is requested prior service date.
5. GOP's can be requested by calling Customer Service: this number is listed on your ID card.

**Q.** If I find a provider with a handshake symbol next to their name will I have to pay out of pocket for my visit?

**A.** Providers with the handshake symbol are part of MetLife's Direct Pay network. This means that they will accept a Guarantee of Payment for their services so the member does not have to pay out of pocket. They may request this GOP for you or you may have to request it yourself. Call the provider ahead of time to see what their procedure is.

**Q.** What if the provider tells me they don't accept MetLife but I saw it on your provider listing?

**A.** Ask the provider to contact your Customer Service Team or you can phone them yourself using the number on your ID card. Explain to the CS team that the provider is not accepting your insurance; they will work with the provider to assist you in not having to pay out of pocket.

**Q.** I am visiting a direct settlement hospital or clinic I found on the website, why are they requiring a credit card or cash deposit?

**A.** Hospitals and clinics frequently require a guarantee from the patient to pay for services and items not covered under your policy. This is similar to procedures when reserving and checking out of a hotel room.

**Q.** Under direct settlement, will MetLife always pay the total expenses?

**A.** No, MetLife will pay expenses in accordance with your plan's specific coverage. Items and services not covered by your plan will be your responsibility. Personal expenses such as telephone calls, flowers, etc. are not covered.

- **If you have any questions contact the Customer Service number on your ID card.**