

# Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your critical illness, Accident & Hospital Indemnity insurance coverage(s) from MetLife provides a Health Screening Benefit (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn a benefit just for taking care of their health.



At least **60%** of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.<sup>2</sup>



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.<sup>3</sup>



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, endoscopy, or colonoscopy.** For a complete list of what's covered, please see a copy of your certificate.

## Here's an example of how it works.

Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once your claim is processed. It's that easy!

### Claiming your Health Screening Benefit is as simple as 1-2-3.

1. **Call 1-800-GET-MET8.** (800-438-6388)
2. **Provide a few details,** including:
  - The healthcare provider's name, address, and phone number
  - The screening/test and the date it was completed
  - Address where the test/screening was performed
3. **Receive your HSB payment.** (Checks are typically issued within a few business days once your claim has been processed)

You can submit multiple claims for your spouse or dependent children, all on one call.

You may also file your Health Screening Benefit online through the MyBenefits portal at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), through the MetLife Mobile App, or by mail with a paper claim form.

**Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.**

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the MyBenefits portal at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), or the MetLife Mobile App.

1. The Health Screening Benefit is not available in all states. Covered screening measures vary by state. See your insurance certificate for details, including any applicable waiting periods.
2. Fight Colorectal Cancer. Facts and Stats. Page last updated 2019. <https://fightcolorectalcancer.org/prevent/about-colorectal-cancer/facts-stats/>
3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

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METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

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