

# Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your Accident Insurance or Critical Illness Insurance coverage from MetLife provides a Health Screening Benefit<sup>1</sup> (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 his or her health.



At least 42% of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings.<sup>3</sup>



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.<sup>4</sup>



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy, or a 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 her claim is processed. It's that easy!

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

**1. Visit MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-GET-MET8 (800-438-6388) 8am-8pm EST.** You can also file a claim using the MetLife Mobile App!

**2. Provide a few details, including:**

- The name of the Insured, SSN or EEID, Group Name, Certificate Number
- What date did you have your test?
- What was the test you had completed?

**3. Receive your HSB payment.** (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

**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.

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1. [The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
  2. Dependent Child coverage varies by state. Please contact MetLife for more information.
  3. American Cancer Society. Cancer Facts & Figures 2022.
  4. Atlanta: American Cancer Society; 2022.Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. June 25, 2021. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>

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, GPNP16-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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 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, GPNP10-CI, 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.