

Health Screening Benefit (HSB)



Routine check-ups help reveal changes to your health in a timely manner, making any **necessary treatment** more likely to **succeed**.



At least **60%** of the annual colorectal cancer **deaths** in the U.S. could be **prevented** with recommended screenings.¹



For women in their 40s and 50s, annual mammogram screenings **decrease** breast cancer **deaths** by **15 to 29%**.²

The MetLife Health Screening Benefit³ provides you coverage for taking care of your health.

Make the most of your policy



How it works

Susan goes to the doctor for her routine health check-up. Afterwards, she submits the Explanation of Benefits, along with a claim form, to the MetLife Claims Department. Susan receives her HSB payment within 10 days or less. It's that easy!

This payment is in addition to the lump-sum payment you receive if you experience a covered event or above and beyond the Total Benefit Amount.



With competitive employee rates, you can get accident insurance or critical illness insurance for less than the monthly price of a gym membership.⁴

Some of the covered screening/prevention measures are:

- Routine health check-up exam
- Pap smear or thin prep pap test
- Carotid doppler
- Colonoscopy, virtual colonoscopy
- Human papillomavirus (HPV) vaccination
- Endoscopy
- Electrocardiogram (EKG)
- Breast exams: mammogram, breast ultrasound & breast sonogram
- Skin cancer screening
- Stress test on bicycle or treadmill
- Blood Test to determine total cholesterol

Filing a claim is easy!

1. Call 800 GET-MET8 (1-800-438-6388) or visit mybenefits.metlife.com to obtain a claim form; complete sections A & B
2. Select method for proof of screening that will be provided to MetLife (e.g. Explanation of Benefits, test results)
3. In section C, check which Health Screening Benefit you are claiming
4. Fax or mail back signed form and proof of screening

Claims are generally processed within 10 business days

1. Division of Cancer Prevention and Control, Centers for Disease Control and Prevention (CDC). Screening for Colorectal Cancer: It's the Right Choice. Page last updated: September 22, 2015. http://www.cdc.gov/cancer/colorectal/basic_info/screening/infographic.htm
2. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.
3. For Accident Insurance: 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).
4. Based on average costs at national retail chains.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is 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 policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident 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 or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. 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 that increase's 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. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

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.

