

# Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your [Accident Insurance, Critical Illness Insurance, Cancer Insurance, Hospital Indemnity 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 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, 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. Call 1-800-GET-MET8.** (800-438-6388) 8am-8pm EST.
- 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.

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1. [For Accident Insurance and Hospital Indemnity Insurance only – 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). 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.] [For Critical Illness Insurance and Cancer Insurance only – The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
  2. Fight Colorectal Cancer. Facts and Stats. <https://fightcolorectalcaner.org/prevent/about-colorectal-cancer/facts-stats/>. Accessed April 2022
  3. 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 (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CI on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CI on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CI products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Conditions.

**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166  
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