



## Rewarding healthy behaviors with annual prevention tests

The **MetLife Health Screening Benefit (HSB)**<sup>1</sup> provides you with a benefit for taking care of your health. This benefit is available with your **Critical Illness, Group Accident** plans.

You and each of your covered dependents will receive **\$100** each calendar year for taking one of the covered screenings or tests. This benefit is in addition to any additional benefits you may qualify for under your coverage. **Even better, we recently enhanced our HSB to include more than 50 screening tests<sup>3</sup> including a routine health check-up, coronavirus testing, immunizations, hearing test as well as dental & vision exams**



### How does it work?

**For example, Susan goes for her annual dental exam.** Afterwards, she contacts MetLife by calling the telephone number below or going online to submit her Health Screening Benefit claim. Susan will need to have available her dentist's name, phone number, treatment dates and details. Susan receives her benefit payment within 10 days or less<sup>4</sup>. **It's that easy!**



### Filing a claim:

You can file your claim online via **MyBenefits** at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or by calling **MetLife at 1 800 GET-MET8 (1 800-438-6388)**. You can also file a claim using our MetLife Mobile App!

All you need to provide is a few details and you will receive your payment within a few days once your claim has been processed.

# Health Screening Benefit

## The screening/prevention measures for which a Health Screening Benefit (HSB) may be paid are:

- Annual physical exam (routine health check-up)
- Biopsies for cancer
- Blood Chemistry Panel
- Blood test to determine total cholesterol
- Blood test to determine triglycerides
- Bone marrow testing
- Breast Magnetic Resonance Imaging (MRI)
- Breast ultrasound
- Breast sonogram
- Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
- Cancer antigen 125 blood test for ovarian cancer (CA 125)
- Carcinoembryonic antigen blood test for colon cancer (CEA)
- Carotid doppler
- [any cervical cancer screening test approved by the federal Food and Drug Administration upon approval by the Covered Person's Physician]<sup>3</sup>
- Chest x-rays
- Clinical testicular exam
- Colonoscopy
- Complete Blood Count
- Coronavirus Testing (Diagnostic or Antibody)
- Dental exam
- Digital rectal exam (DRE)
- Doppler screening for cancer
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Electrocardiogram (EKG)
- Electroencephalogram (EEG)
- Endoscopy
- Eye exam
- Fasting blood glucose test
- Fasting plasma glucose test
- Flexible sigmoidoscopy
- Hearing Test
- Hemocult stool specimen
- Hemoglobin A1C
- [a human papillomavirus test that is approved by the Federal Food and Drug Administration]<sup>3</sup>
- Human papillomavirus (HPV) vaccination
- Immunization
- Lipid panel
- Mammogram<sup>1</sup>
- Oral cancer screening
- Pap smears or thin prep pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine LDL or HDL levels
- Serum protein electrophoresis
- Skin cancer biopsy
- Skin cancer screening
- Skin exam
- Stress test on bicycle or treadmill
- Successful completion of smoking cessation program
- Tests for sexually transmitted infections (STIs)
- Thermography
- Two hour post-load plasma glucose test
- Ultrasounds for cancer detection
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
- Virtual colonoscopy
- any generally medically accepted cancer screening tests approved by the Federal Food and Drug Administration<sup>3</sup>

1 The Health Screening Benefit is not available in all states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit. See your certificate for any applicable waiting periods.

2 [For Accident Insurance, the Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit. 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).]

3 All screening tests may not be included with your plan. See your certificate for a complete list of screening tests covered under your plan.

4 Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

### Critical Illness Insurance Disclaimer:

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.

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