MetLife | Accident & Health

Discover your Health Screening Benefits and earn \$50!

Health screenings are an important part of managing your health. That's why your Accident and/or Critical Illness coverage from MetLife provides an additional Health Screening Benefit¹ (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn an extra 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.²



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

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Examples of covered screening and prevention tests 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 under the HSB. 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 three business days. It's that easy!

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

- 1. Call 1-855-287-4439 and request assistance with the "Health Screening Benefit."
- 2. Provide a few details, including:
 - Your doctor's name and phone number
 - Address of the healthcare facility
 - The screening/test and the date it was completed
- 3. Receive your HSB payment. (Checks are typically mailed within

3 business days of your phone call!)

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

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 coverage certificate on the MyBenefits portal at www.metlife.com/mybenefits.

- 1. The Health Screening Benefit is not available in all states. See your certificate for details, including any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.
- 2. 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. https://www.albany.edu/sph/cphce/prevention_agenda_cs_screening-crc-infograph.pdf
- 3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. 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, 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.

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- 2. Provide a few details, including:
 - Your doctor's name and phone number
 - Address of the healthcare facility
 - The screening/test and the date it was completed
- **3. Receive your HSB payment.** (Checks are typically mailed within 3 business days of your phone call!)

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- 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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