

# Health Screening Benefit (HSB)



Annual physicals help reveal changes to your health in a timely manner, making any **necessary treatment** more likely to **succeed**.<sup>1</sup>



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>

The MetLife Health Screening Benefit<sup>4</sup> provides you coverage for taking care of your health.

## Make the most of your coverage



### How it works

Susan goes to the doctor for her annual physical. Afterwards, she contacts MetLife by calling the telephone number below or going online to submit her HSB claim. Susan will need to have available her physician's name and phone number, treatment dates and details. Susan receives her HSB payment within 10 days or less. It's that easy!

This payment is in addition to your CII Total Benefit Amount and any medical insurance reimbursement you may receive as well.



With competitive employee rates, you can get critical illness insurance for less than the monthly price of a gym membership.<sup>5</sup>

### Some of the covered screening/prevention measures are:

Annual physical 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.
2. You will then see the 'Welcome to MyBenefits' page where you can register as a MyBenefits user or if you have already registered, enter your name and password.
3. Select "File a Claim Online" from the I want to dropdown.
4. Select "Wellness (Health Screening)".
5. Or call 800 GET MET8 (1 800-438-6388) to file your claim or obtain additional information.
6. Have your physician's name, address, phone number, and testing information details available.

Claims are generally processed within 10 business days

1. Centers for Disease Control and Prevention (CDC). Health Equity. Regular Check-Ups are Important. Page last updated: August, 2017. <http://www.cdc.gov/family/checkup/index.htm>
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. [http://www.cdc.gov/cancer/colorectal/basic\\_info/screening/infographic.htm](http://www.cdc.gov/cancer/colorectal/basic_info/screening/infographic.htm)
3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

5. Based on average costs at national retail chains.

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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, except for insureds covered under a New York certificate, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. 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. 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.

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.

