

## 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 **Hospital Indemnity** plan.

You and each of your covered dependents will receive \$50 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.

## 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>

## Questions? Call MetLife Customer Service.

1 800 GET-MET8 (1 800 438-6388)

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

### Hospital Indemnity Insurance Disclaimer:

METLIFE'S HOSPITAL INDEMNITY 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. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. 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, GPNP16-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.