

At least 60% of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.2

Annual physicals help reveal changes to your health in a timely manner, making any necessary treatment more likely to succeed.

For women in their 40s and 50s, annual mammogram screenings decrease breast cancer deaths by 15 to 29%.1

**Health Screening Benefit (HSB)**



ADF# CI1248.16

**Filing a Health Screening Benefit Claim is easy!**

1. Call 800 GET-MET8 (1-800438-6388) to obtain a claim form; complete sections A & B
2. Select method for proof of screening that will be provided to MetLife (e.g. Explanation of Benefits, Test Results)
3. In section C, check which Health Screening Benefit you are claiming
4. Fax or mail back signed form and proof of screening

Claims are generally processed within 10 business days

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

|  |
| --- |
| * Breast exams: mammogram, breast ultrasound & breast sonogram
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| * Pap smear or thin prep pap test
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| * Carotid Doppler
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| * Colonoscopy, virtual colonoscopy
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| * Human papillomavirus (HPV) vaccination
 |
| * Endoscopy
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| * Electrocardiogram (EKG)
 |
| * Annual Physical Exam
 |
| * Skin cancer screening
 |
| * Stress test on bicycle or treadmill
 |
| * Blood Test to determine total cholesterol
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For a complete list, please see your Disclosure Statement or Outline of Coverage/Disclosure Document.

You’re likely already getting one of these health screenings annually, so why not get coverage for doing so? With MetLife’s Health Screening Benefit3, available with Critical Illness Insurance (CII), you’ll receive [$50] each year you take one of the covered screenings or tests.

**How it Works**

 Susan goes to the doctor for her annual

 physical. Afterwards, she submits the

 Explanation of Benefits, along with a claim

 form, to the MetLife claims department. 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.

 And, with competitive employee rates, you can

 get Critical Illness coverage for less than the

 price of your weekly coffee habit.\*

Our Policy Has Perks

With the Health Screening Benefit3, MetLife Provides You Coverage for Taking Care of Your Health

**Enrollment periods: [Date-Date]**

**To learn more and enroll, visit [www.website.com] or call [1 800 GET-MET 8]**

\* Based on average costs of 3 medium cups of coffee per week at national retail chains.

1 [Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D.](http://www.mayoclinic.org/expert-biographies/sandhya-pruthi-m-d/bio-20025109) <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>

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>

3 The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. [There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.]

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, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. 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; 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 that increase’s 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 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. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

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.

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