

## With your Accident Insurance, MetLife has you covered when it comes to annual screenings and tests



Your MetLife Accident Insurance coverage provides a Health Screening Benefit<sup>1</sup> for screenings and tests you're likely already getting.

If you or your covered spouse and/or dependent children takes one of the screening/prevention measures listed below while covered under your Accident Insurance plan, MetLife will pay a Health Screening Benefit of \$100 per person, per year. To receive the \$100 benefit, you'll need to follow the instructions indicated below.

## What are the covered screenings/tests?

- Routine health check-up exam
- Biopsies for cancer
- Blood chemistry panel
- Blood test to determine total cholesterol
- Blood test to determine triglycerides
- Bone marrow testing
- Breast 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; chest x-rays; clinical testicular exam
- Colonoscopy
- Complete blood count (CBC)
- Coronavirus testing
- 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
- Hemoccult stool specimen
- Hemoglobin A1C
- Human papillomavirus (HPV) vaccination
- **Immunization**
- Lipid panel
- Mammogram
- Oral cancer screening
- Pap smears or thin prep pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine LDL and 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; or virtual colonoscopy

## Filing a claim is as simple as 1-2-3!

- You can file a claim online through MyBenefits at <u>www.metlife.com/mybenefits</u> or by calling MetLife at 1 800 GET MET-8 (1 800-438-6388). You can also file a claim using the MetLife Mobile App!
- 2. Provide a few details, including:
  - The name of the Insured, SSN or EEID, Group Name, Certificate Number
  - What date did you have your test?
  - What was the test you had completed?
- 3. Receive your HSB payment, if submitting via **MyBenefits**, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed.

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate for details on the health screening benefit and which tests are applicable based on your coverage.

For Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

We will only pay one health screening benefit per covered person per calendar year. Health Screening Benefits are not available in all states.

<sup>1</sup> The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused 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).

METLIFE'S ACCIDENT 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. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 or contact MetLife..

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. 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.

