

# Medical Underwriting Guide (Corporate)

MetLife continually endeavours to provide effective cover to all eligible Corporate members of the MetLife Group Insurance products. In addition to the application process, members requiring medical assessment (Underwriting) will need to provide the information listed below based on the amount of the requested benefit.



## Group Life and Total and Permanent Disability Insurance

AMOUNT OF COVER	REQUIREMENTS FOR UP TO AGE 49	REQUIREMENTS FOR AGE 50 AND OVER
up to \$1,500,000	Personal Statement (Application for Insurance)	Personal Statement (Application for Insurance)
\$1,500,001 - \$2,500,000		Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology and Minicheck - Paramedical
\$2,500,001 - \$5,000,000	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology and Minicheck - Paramedical	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology, Minicheck - Paramedical and PMAR
\$5,000,001 and above	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology, Medical examination - Specialist, PMAR, FBC and MSU	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology, PSA (Males), Medical examination - Specialist, PMAR, FBC, MSU and Stress ECG

## Group Income Protection

AMOUNT OF COVER	MEDICAL REQUIREMENTS
Up to \$12,000	Personal Statement (Application for Insurance)
\$12,001 to \$20,000	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology and Minicheck - Paramedical
\$20,001 to \$30,000	Personal Statement (Application for Insurance), PMAR, MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology and Medical examination - Paramedical
\$30,001 and above	Personal Statement (Application for Insurance), MBA20 (including HDL & LDL), HIV test, Hepatitis B & C serology, FBC, Medical examination - Specialist, PMAR, resting ECG, PSA (Males age 50 and over) and MSU

### Abbreviations in table

**ECG** is an electrocardiogram (a test that measures the electrical activity of the heart. A **Stress ECG** can be completed on a treadmill or stationary bike (to test stress).

**FBC** (Full Blood Count) is a blood profile that measures white and red blood cells.

**MBA20** (Multiple Biochemical Analysis) is a fasting test. An MBA20 analyses the blood for 20 different chemicals.

**MSU** (Mid Stream Urine test) is a test in a mid-stream sample of urine.

**Paramedical** is an examination performed by a nurse.

**PMAR** (Personal Medical Attendants Report) is a report completed by the member's usual doctor from their records.

**PSA** (Prostate Specific Antigen), this is a blood test used primarily to screen for prostate cancer. The test measures the amount of PSA in the member's blood.

### Important Information

The above only shows the minimum initial requirements needed to assess an application. Further medical and financial information may be required at the discretion of MetLife. Requirements are current at date of publication and may change from time to time, without notice.

Unless agreed otherwise, MetLife will be responsible for arranging the requirements and will pay the fees and costs of those examinations and tests.

### Forward Underwriting Limit

Forward Underwriting Limits (FULs) eliminate the inconvenience of future medical underwriting when the levels of cover increase each year as a result of salary increase.

MetLife generally provides FULs to members of corporate plans where it has a standard formula for calculating the amount of cover. The FUL provided will be up to a maximum of 30% of the current cover. This FUL amount is referred to as the maximum allowable in the Application for Insurance form which members may need to complete.

In some situations this FUL may push members to a higher 'Amount of cover' range with additional medical requirements. Members have the option to not be underwritten to this FUL, and instead be underwritten to the amount they have applied for by noting this on the Application for Insurance form.

For further information please call us on 1300 555 625 Monday to Friday 8am - 6pm AEST.

[metlife.com.au](http://metlife.com.au)

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