

Standard 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 45	REQUIREMENTS FOR AGES OVER 45
up to \$1,500,000		Standard Personal Statement
\$1,500,001 - \$2,000,000	Standard Personal Statement	Standard Personal Statement, Blood tests*
\$2,000,001 - \$2,500,000		
\$2,500,001 - \$5,000,000	Standard Personal Statement, medical exam by usual GP or Paramedic, Blood tests*	Standard Personal Statement, medical exam by usual GP, Blood tests*; if the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and PMAR will be required.
\$5,000,000 and above	Standard Personal Statement, medical exam by usual GP, Blood tests*, Resting ECG, FBC and MSU. If the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and a PMAR will be required.	Standard Personal Statement, medical exam by usual GP, Blood tests*, Resting and Stress medical ECG, FBC, MSU and PSA (Males). If the medical exam cannot be performed by the usual GP the a medical exam by Specialist Physician and a PMAR will be required.

Group Income Protection

AMOUNT OF COVER	REQUIREMENTS FOR UP TO AGE 45	REQUIREMENTS FOR AGES OVER 45
Up to \$10,000	Standard Personal Statement	Standard Personal Statement
\$10,001 to \$16,000	Standard Personal Statement, Blood tests*	Standard Personal Statement, Blood tests*
\$16,001 to \$25,000	Standard Personal Statement, PMAR, Blood tests*. If no usual GP then a medical exam by any doctor will be required.	Standard Personal Statement, medical exam by usual GP, Blood tests*, resting ECG and MSU; if the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and PMAR will be required.
\$25,001 and above	Standard Personal Statement, medical exam by usual GP, Blood tests*, Resting ECG, FBC and MSU. If the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and a PMAR will be required.	Standard Personal Statement, medical exam by usual GP, Blood tests*, Resting and Stress medical ECG, FBC, MSU and PSA (Males). If the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and a PMAR will be required.

Abbreviations in table

***Blood tests** consist of MBA20, HIV test, Hepatitis B & C serology.

ECG is an electrocardiogram (a test that measures the electrical activity of the heart. A **Stress medical 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 and also includes analysis of HDL/LDL cholesterol.

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

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

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