



Standard Medical Underwriting Guide

MetLife continually endeavours to provide effective cover to all eligible fund members. In addition to the application process, fund 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	Standard Personal Statement
\$1,500,001 - \$2,000,000		Standard Personal Statement, MBA, HIV test, hepatitis B & C serology
\$2,000,001 - \$2,500,000		Standard Personal Statement, medical exam by usual GP, MBA, HIV test, hepatitis B & C serology; if the medical exam cannot be performed by the usual GP then a medical exam by Specialist Physician and PMAR will be required.
\$2,500,001 - \$5,000,000	Standard Personal Statement, medical exam by usual GP or Paramedic, MBA, HIV test, hepatitis B & C serology	
\$5,000,000 and above	Standard Personal Statement, medical exam by usual GP, MBA, HIV test, hepatitis B & C medical serology, 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, MBA, HIV test, hepatitis B & C serology, 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.

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, MBA, HIV test, hepatitis B & C serology	Standard Personal Statement, MBA, HIV test, hepatitis B & C serology
\$16,001 to \$25,000	Standard Personal Statement, PMAR, MBA, HIV test, hepatitis B & C serology. If no usual GP then a medical exam by any doctor will be required.	Standard Personal Statement, medical exam by usual GP, MBA, HIV test, hepatitis B & C medical serology, 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, MBA, HIV test, hepatitis B & C medical serology, 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, MBA, HIV test, hepatitis B & C serology, 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.

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.

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Life & TPD Insurance

Income Protection Insurance



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