

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.

Death and Total & Permanent Disability Insurance

Amount of cover	Requirements
Up to \$1,500,000	Standard Personal Statement.
\$1,500,001 to \$2,000,000	Standard Personal Statement, MBA 20, HIV blood test and Hepatitis B & C serology.
\$2,000,001 to \$5,000,000	Standard Personal Statement, Medical Exam by <u>usual</u> GP, MBA 20, HIV blood test and Hepatitis B & C serology. If the Medical Exam cannot be performed by the member's <u>usual</u> GP then a Medical Exam by Specialist Physician and a Personal Medical Attendants Report (PMAR) will be required.
\$5,000,001 and above	Standard Personal Statement, Medical Exam by Specialist Physician, MBA 20, HIV blood test, Hepatitis B & C serology, stress ECG, PMAR, MSU (Urinalysis) and FBC (Full Blood Count).

Income Protection Insurance

Amount of cover	Requirements
Up to \$10,000	Standard Personal Statement.
\$10,001 to \$16,000	Standard Personal Statement, MBA 20, HIV blood test and Hepatitis B & C serology.
\$16,001 to \$25,000	Standard Personal Statement, Medical Exam by Paramedical or GP, MBA 20, HIV blood test, Hepatitis B & C serology, resting ECG and MSU (Urinalysis). If the Medical Exam is not performed by the member's <u>usual</u> GP then a Medical Exam by Specialist Physician and a PMAR will be required.
\$25,001 and above	Individual consideration.

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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