



# Group & Corporate Mandatory Medical Requirements

Version 2.0 – effective 27/02/2023

Death & TPD	Up to age 49	50+
Up to \$1,500,000	Nil	Nil
\$1,500,001 to \$2,500,000	Nil	Mini-check <sup>1</sup> MBA
\$2,500,001 to \$5,000,000	Mini-check <sup>1</sup> MBA	Mini-check <sup>1</sup> MBA PMAR
\$5,000,001 to \$10,000,000 (Death only)	Medical Exam <sup>2</sup> MBA, FBC PMAR	Medical Exam <sup>2</sup> MBA, FBC PSA (males) PMAR Stress ECG
Over \$10,000,000 <sup>4</sup> (Death only)	Medical Exam <sup>2</sup> MBA, FBC, MSU PMAR Stress ECG	Medical Exam <sup>2</sup> MBA, FBC, MSU PSA (males) Mammogram <sup>3</sup> (females) PMAR Stress ECG

IP	Up to age 49	50+
Up to \$15,000	Nil	Nil
\$15,001 to \$20,000	Mini-check <sup>1</sup> MBA	Mini-check <sup>1</sup> MBA
\$20,001 to \$30,000	Mini-check <sup>1</sup> MBA, FBC PMAR	Medical Exam <sup>2</sup> MBA, FBC PMAR
Over \$30,000	Medical Exam <sup>2</sup> MBA, FBC PMAR	Medical Exam <sup>2</sup> MBA, FBC PSA (males) PMAR Stress ECG

- 1 Our Underwriter may request a Medical Exam in lieu of Mini-check where there is any relevant medical or family history.
- 2 If arranged with UHG this may be performed by a qualified paramedical examiner, however GP examination is recommended if any heart murmur or condition is present to comment on heart sounds or if the client wishes to arrange their own medicals.
- 3 Clinical screening guidelines recommend Mammogram every two years. We can accept most recent historic records (if up-to-date) in lieu of new Mammogram.
- 4 For >\$10 million Death cover these are minimum requirements. Additional information may be requested depending on sums insured and reinsurance requirements.

## Forward Underwriting Limit (Corporate Only)

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.