

# Medical Underwriting made easy



# An introduction to Medical Underwriting

Your employer has a group insurance policy with MetLife and in order for us to determine whether we can cover your benefits under the policy, you will need to complete a Health & Lifestyle Questionnaire, so that you can be medically underwritten.

## Instances where a medical underwriting requirement may arise include:

- i) You exceed the Policy's Free Cover Limit or your previously accepted benefit
- ii) You are classed as an early or late entrant
- iii) We are asked by the employer to insure a specific level of benefit on a discretionary basis



**At MetLife we provide two options to cater for your individual preference.**

## You can complete a Health & Lifestyle Questionnaire by:

- Completing a telephone consultation with a trained medical professional at Medicals Direct Group
- Completing the questionnaire yourself

# Choosing the Medical Underwriting path that's right for you



## Option 1: Telephone Consultation

We can arrange a telephone consultation with you to complete the Health & Lifestyle Questionnaire. Before the call, we will need you to complete a simple Telephone Consultation Consent form. Once received, Medicals Direct Group, who assist us and have a panel of highly trained medical professionals, will go through the questions with you. Afterwards, we will receive a recording and a transcript of the call (which can be shared with you upon request). Please see page 4 of this Guide for further information regarding the Telephone Consultation process.



## Option 2: Health & Lifestyle Questionnaire

Our traditional full length health & lifestyle questionnaire requests written information regarding your lifestyle and medical history. This form can be returned by post or alternatively sent electronically as a scanned document to **medical.underwriting@metlife.uk.com**

Once a Health & Lifestyle Questionnaire or transcript from your telephone consultation has been received, we will assess the information provided. We may subsequently need additional information either from you, your GP or any other medical professionals you may have seen. We may also request a medical examination to complete our review. All costs relating to such reports and exams are met by MetLife. Examination reports can also be shared with you upon request.

When all the required information has been received, we will determine the level of cover that can be offered and the terms applicable. When a decision has been made we will update your employer. Please note, in some instances we may also notify the intermediary associated with your employer's group insurance policy. It is only the decision that will be shared and all information relating to a decision is treated in the strictest confidence.

If you have any questions or require help in completing either form, please contact your employer or alternatively you can contact MetLife via **0800 917 1888** or email **medical.underwriting@metlife.uk.com**.



All forms can be found by visiting the Document library at **metlife.co.uk**.

# Guide to completing a telephone consultation



## How will the telephone consultation be arranged and completed?

Medicals Direct Group will proactively arrange a mutually convenient time and date for your consultation.

Courtesy SMS texts are sent 48 hours and 2 hours prior to the scheduled call.

Once complete a copy of the transcript can be sent to you upon request.

Upon receipt of your Telephone Consultation Consent form we will instruct our partners at Medicals Direct Group to contact you within three working days.



Evening and Saturday appointments are available.

The consultation will be conducted by a highly trained medical professional.



## What are the advantages of a telephone consultation over completing a paper based Health & Lifestyle Questionnaire?

We ensure no questions are missed meaning no further correspondence is needed from you on these points.

We can get a better picture of your answers by talking through any issues that are not always easy to document.

We call at a time convenient to you.



## How long does it last?

The duration of the consultation can vary greatly, but you should allow at least

**30 minutes**

## What will the telephone consultation cover?



The caller will collect information regarding your health, lifestyle, business travel, occupation and potentially hazardous activities. All telephone calls will be recorded and stored.

# What will I need to do before the telephone consultation?

As you are being asked personal questions about your health you should plan for the consultation to take place somewhere where you are able to speak freely and will not be disturbed.

Please have the following details ready for the call:

- ✓ Any medication you are currently taking (including the name and dosage).
- ✓ Any past or present medical condition suffered (other than very minor ailments such as the common cold).
- ✓ Any tests or investigations - in particular any blood pressure and cholesterol readings. You may wish to phone your GP or whoever did these tests, to get the results.
- ✓ Details of any serious condition, such as cancer, heart attack or stroke, suffered by a member of your immediate family.
- ✓ Your height and weight. If you do not know your weight, please try and weigh yourself prior to the consultation.
- ✓ If you have had a company medical in the last year it would help to have a copy of this to hand before the consultation.
- ✓ If you are not comfortable disclosing some information over the phone, then please advise the caller and this information can be sent instead to MetLife, PO Box 1411, Sunderland, SR5 9RB.
- ✓ If you are not sure whether something is important, then it is best to mention it.



## Want to find out more?

You can email us at  
[medical.underwriting@metlife.uk.com](mailto:medical.underwriting@metlife.uk.com)  
or visit [www.metlife.co.uk](http://www.metlife.co.uk)

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