

Voluntary Wellness Benefits



Since you have elected a voluntary policy through Colonial Life, your policy provides an annual wellness benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you. You are eligible to receive an annual benefit per policy regardless of how many screening tests you may complete. You may also receive a benefit for your covered spouse and/or children, if covered by the policy, when they, too, complete a health screening test.

WHAT IS MY ANNUAL WELLNESS BENEFIT?

- Accident Policy: \$100
- Cancer Policy: \$100
- Critical Care Policy: \$100
- Medical Bridge Policy: \$50
- Short Term Disability Policy: \$50 (if elected rider)



WHAT TYPES OF HEALTH SCREENING TESTS ARE ELIGIBLE?

Health screening tests can include*, but are not limited to:

- Blood glucose
- Bone marrow aspirate/biopsy
- Breast ultrasound
- CA 15-3 (breast cancer)
- Cancer vaccine
- Cholesterol (HCL/LDL/lipids)
- Colonoscopy
- Echocardiogram
- Electrocardiogram
- Hemocult stool analysis
- Immunizations
- Mammogram (breast)
- Pap smear
- PSA (prostate)
- Serum protein (myeloma)
- Sigmoidoscopy
- Skin biopsy
- Stress test (bicycle/treadmill)
- Thermography
- Triglycerides

*Cancer wellness claims carry their own list of approved screenings. See reverse and Colonial's website for details.

WHEN CAN I FILE A CLAIM?

- You must complete the health screening test on or after the coverage effective date in order to file your wellness claim.

HOW DO I FILE A CLAIM?

- You can quickly and easily file your Wellness Benefit claim online:
www.coloniallife.com/individuals/claims
- Or call Colonial Life at 800-325-4368



SOME GENERAL CLAIMS FILING TIPS...

- Create a member login on Colonial's website so you can file and check the status of all claims online.
- Use your mobile phone to take a picture of a bill to submit along with claim forms to Colonial online.
- Short informational videos about filing claims are on Colonial's website.
- Enroll in Colonial's direct deposit so that all (including Wellness) claim payments can be routed directly into your bank account.
- When filing claims, submit all sections (Claimant Statement, Employer Statement, and Physician Statement) together, at one time, to Colonial.



To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information,
talk with your
benefits counselor.

Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

Cancer wellness tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Health screening tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

Part two: Cancer wellness — additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in part one. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable. The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist (and state abbreviations where applicable, for example: CanAssist-TX).

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