

Wellbeing Assistance Benefit

You may choose to include this benefit with any plans. If included, you select the benefit amount of \$50.

The covered tests include:

- Blood test for triglycerides
- Bone marrow testing
- BRCA1 or BRCA2 testing
- Breast ultrasound
- Carotid Doppler
- CA 15-3
- CA 125
- CEA
- Chest x-ray
- Colonoscopy
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Fasting blood glucose
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA
- Serum protein electrophoresis
- Serum cholesterol test for HDL and LDL
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

This benefit is payable once per covered person per calendar year. There is a 30-day waiting period before the benefit is payable. The test must be performed after the waiting period.

Exclusions and Limitations

Pre-existing Condition Limitation – We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date.

Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.

Exclusions and Limitations for Critical Illness - We will not pay benefits for a critical illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide; war or armed conflict; pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period on the date diagnosed with a critical illness.

Exclusions and Limitations for Cancer - We will not pay the Invasive Cancer (Including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (Including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period on the date the covered person is initially diagnosed as having invasive or non-invasive cancer. No Pre-existing Condition Limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

Eligibility Requirements

- Employee:
 - Actively at work and not disabled at the time of application
 - Full time, permanent employee working at least 20 hours per week
 - Employed for 90 days
 - No seasonal or temporary employees will be covered
 - Issue ages: 17 – 74
- Spouse:
 - Must be the spouse of an eligible employee
 - Employee must purchase coverage for spouse to be eligible
 - Issue ages: 17 – 74
- Dependent Children:
 - Under age 26
 - Dependent on employee or spouse for financial support
 - Employee must purchase coverage for dependent children to be eligible
 - May not be insured as both a child and a named insured
 - May not be insured by more than one named insured