

Accident Insurance

Wellbeing Assistance Standard Benefit



For more information,
talk with your
benefits counselor.

This benefit can help pay for routine preventive tests and services.

Wellbeing assistance standard\$_____

Payable once per covered person per calendar year; subject to a 30-day waiting period

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

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form IAC4000 (plus state abbreviations where applicable, such as IAC4000-TX). Coverage may vary by state and may not be available in all states. Premium at the effective date will vary according to family coverage type and benefit amount selected.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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