

Wellness Benefit

Valuable protection provided by your benefits

The Wellness Benefit^{1,2} will pay you the amount shown on the Schedule of Benefits for one health screening test performed per year for you and your dependents, if applicable, provided:

- You and your dependents were covered under the policy at the time the test was performed and
- Any preventative health screening test was not already performed at any time during the same year.

Examples of health screening tests covered under the policy:

Testing

ALT/AST (liver function test)
Blood test for triglycerides
Bone marrow test
Breast cancer blood test – CA15-3
Fasting blood glucose test
Ovarian cancer blood test – CA125
PAP test
PSA (prostate cancer blood test)
Serum cholesterol test (HDL and LDL)
Serum protein electrophoresis (blood test for myeloma)
Stress test (bicycle or treadmill)

Procedure

Biopsy for cancer
Breast ultrasound
Chest x-ray
Colonoscopy
Echocardiogram
Electrocardiogram

Diagnostic

Annual physical
Bone density testing (DEXA scan)
Flexible sigmoidoscopy
Hearing exam
Hemoccult stool analysis
Hepatitis screening
HIV screening
Immunizations
Mammography
Mental health screening
Skin cancer screening
Ultrasound screening

Any other preventative screenings, including but not limited to tests, diagnostic procedures, routine examinations and immunizations. Examples of these include, but are not limited to Dental Exam, COVID test, Eye Exam, Mental Health Screening, etc.³

1. Referred to as a Health Screening Benefit in NH (Critical Illness only) and WA.

2. Referred to as Critical Illness Test benefit in VA only under policy series LRS-9670-0124, et al.

3. Any other category is not available for VAI in MO and WA.

This brochure is not a contract. The availability of the described features may vary by state.

Wellness is not available in CT, ID, MI, MN, NM, NH, NY, ND, and WY for Group Accident. Accident coverage is provided by policy series LRS-9547-0918, et al.

Wellness is not available in CO, ID, and MI for Critical Illness. Critical Illness coverage is provided by policy series LRS-9537, LRS-9670, et al.

Wellness is not available for ID, KS, and NM for Group Hospital Indemnity. Hospital Indemnity coverage is provided by policy series LRS-9572-0519, et al.

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