

# Wellness Benefit

For certificateholders of Compass products



## What is the Wellness Benefit?

The Wellness Benefit provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you. You only need to complete one health screening test, and may only receive a benefit payment once per year, even if you complete multiple health screening tests. You may also receive a benefit payment for your spouse and/or children if they are covered for the Wellness Benefit and complete a health screening test.

## How can the Wellness Benefit help?

More is learned every day about the importance of regular health screenings and the increased chances of survival when serious illnesses are detected early. The Wellness Benefit encourages you to get regular health screenings. The benefit payment you receive for your health screening can be used to help pay for the cost of the test or however you like.

## What types of health screening tests are eligible?

Health screening tests include but are not limited to:

- Blood test for triglycerides
- Pap smear or thin prep pap test;
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL levels
- Hemoccult stool analysis
- Serum Protein Electrophoresis (myeloma)
- Breast ultrasound, sonogram, MRI
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- Thermography
- PSA (prostate cancer)
- Hearing test
- Routine eye exam
- Routine dental exam
- Well child/preventative exams through age 18
- Biometric screenings
- Electrocardiogram (EKG)
- Annual Physical Exam – Adults
- CA 125 (ovarian cancer)
- Tests for sexually transmitted infections (STIs)
- Ultrasound screening for abdominal aortic aneurysms
- Hemoglobin A1C (HbA1c)
- Bone density screening

## How much does it cost?

The Wellness Benefit is automatically included with your coverage at no additional cost to you.

## How much is the Wellness Benefit?

Your employer's plan specifies the amount you will earn for each person who completes a health screening test. In many cases, you will earn an annual benefit of \$50 for yourself and your spouse, and \$25 for any covered child, with a maximum of \$100 in child benefits per calendar year.

Our Compass insurance products pay a fixed benefit amount upon the occurrence of specified events that occur on or after the insured person's coverage effective date. These are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate(s) of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Critical Illness Insurance Policy form # RL-CI4-POL-16; Certificate form # RL-CI4-CERT-16; Wellness Benefit Rider form # RL-CI4-WELL-16. Accident Insurance Policy form # RL-ACC3-POL-16; Certificate form # RL-ACC3-CERT-16; Wellness Benefit Rider form # RL-ACC3-WELL-16. Hospital Confinement Indemnity Insurance Policy form # RL-HI-POL-12; Certificate form # RL-HI-CERT-12; Wellness Benefit Rider form # RL-HI-WELL-12. Form numbers, provisions and availability may vary by state.

Insurance products are issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

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