

Wellness Benefit

an Additional benefit under
Critical Illness Insurance



What is the Wellness Benefit?



The Wellness Benefit is included with your Critical Illness Insurance coverage. It provides an annual \$50 benefit payment if you complete an eligible health screening test on or after your coverage effective date (regardless of whether there is any out-of-pocket cost to you). You only need to complete one health screening test to receive the annual benefit payment (one benefit payment per calendar year applies even if you complete multiple tests). You may also receive a benefit payment if your covered spouse and/or children complete a health screening test on or after your coverage effective date.

Getting your Wellness Benefit is easy.

1

You, your covered spouse, and/or your covered children complete a health screening test.

What types of health screening tests are eligible?

Covered 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
- Molecular or antigen test (Coronavirus)
- Immunizations
- 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 age 1 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

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Visit the **Voya Claims Center** at voya.com/claims

Group policy name: **Mondelēz International**

Group policy number: **730661**

3

Complete the questions regarding the health screening test, electronically sign and submit your Wellness Benefit claim. A confirmation number will be provided for your reference, as well as the option to save the form for your records.

4

Receive a benefit payment for each covered individual for whom an eligible claim was file

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How can the Wellness Benefit help?

Every day we learn more and more 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.

It's automatically included.

The Wellness Benefit is included with your Critical Illness insurance at no additional cost to you.

How much is the Wellness Benefit?

The benefit amount payable for each person who completes an eligible health screening test is as follows.

WELLNESS BENEFIT WITH YOUR CRITICAL ILLNESS INSURANCE:

\$50

**For you
& for your covered
spouse**

+

\$50

**(100% of the benefit amount)
For each covered child***

*Maximum of \$200 for all covered children per calendar year

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate 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. Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Product availability and specific provisions may vary by state or employer's plan.

Mondelēz Global LLC 730661

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