

Wellness Benefit

At a glance



For employees of Murray State University enrolled in Critical Illness Insurance, and/or Accident Insurance

What is the Wellness Benefit?

The Wellness Benefit is a rider that is included with your Accident and/or Critical Illness Insurance coverage. It provides an annual benefit payment if you complete a health screening test on or after your coverage effective date, whether or not there is any out-of-pocket cost to you. You only need to complete one health screening test. Note that you may only receive a benefit payment once per year, even if you complete multiple health screening tests. If your spouse and/or children are covered for Accident Insurance and/or Critical Illness Insurance, they are also covered for this benefit.

How can the Wellness Benefit help?

Regular health screenings increase the chance of a positive outcome 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 test 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
- Hemocult 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
- Wellness fair screenings sponsored by the employer

Your employer provides an optional wellness fair screening and/or biometric screening for all employees. If this screening is completed, it qualifies for the wellness benefit.

How much does it cost?

The Wellness Benefit is automatically included with your Critical Illness Insurance and/or Accident Insurance coverage at no additional cost to you.

ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies

What is my Wellness Benefit amount?

	Accident Insurance	Critical Illness Insurance
You (employee)	\$100	\$100
Spouse	\$100	\$100
Child	\$50 each up to a maximum of \$200 per year for all children	\$50 each up to a maximum of \$200 per year for all children

If you have coverage under more than one of these products, there is a Wellness Benefit for you and covered family members under both coverages, even if it is for the same health screening test. The same benefit guidelines described above apply to each coverage.

How do I file a claim?

You can quickly and easily file your Wellness Benefit claim online.

1. Go to Voya.com/claims.
2. Scroll down to the "Have a Wellness Benefit Claim?" section and click the "Submit your claim" button.
3. Check all products that apply – Accident Insurance, and/or Critical Illness/Specified Disease Insurance
4. Click "Continue" and follow the screen prompts. Once all questions are answered, click "Submit".

Your Group Name is: [Murray State University](#)

Your Group Number is: [00702226](#)

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. They 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 of insurance and riders. All coverage is subject to the terms 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 and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Critical Illness/Specified Disease 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. Form numbers, provisions and availability may vary by state.

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