

Wellness Benefit

Aspirus Inc.
0070737-6



What is the Wellness Benefit?

The Wellness Benefit is included with your Accident, Critical Illness and Hospital Indemnity 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, and may only receive a benefit payment once per calendar year, even if you complete multiple 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 on or after your coverage effective date.

Getting your Wellness Benefit is easy.

1

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

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
- Molecular or antigen test (Coronavirus)
- 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
- Immunizations
- 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

2

Visit your Employee Benefits Resource Center at <https://presents.voya.com/EBRC/Aspirus>

Group policy name: **Aspirus Inc.**

Group policy number: **0070737-6**

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 filed.

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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 Accident, Critical Illness, and Hospital Indemnity insurance, at no additional cost to you.

How much is the Wellness Benefit?

Your group's plan specifies the benefit amount payable for each person who completes a health screening test.

WELLNESS BENEFIT WITH ACCIDENT INSURANCE:

\$100

For yourself
& for your spouse

+

\$50

(50% of the benefit amount)
For each covered child*

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

WELLNESS BENEFIT WITH CRITICAL ILLNESS INSURANCE:

\$100

For yourself
& for your spouse

+

\$50

(50% of the benefit amount)
For each covered child*

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

WELLNESS BENEFIT WITH HOSPITAL INDEMNITY INSURANCE:

\$100

For yourself
& for your spouse

+

\$50

(50% of the benefit amount)
For each covered child*

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



If you have any questions about the claim process, call 1-888-238-4840.

Accident, Critical Illness and Hospital Confinement Indemnity Insurance policies are limited benefit policies. 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 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.

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