



Group critical illness Wellness benefit

Your critical illness plan includes benefits that cover annual wellness tests. You can receive valuable incentives for keeping an eye on your health. These step-by-step instructions make it easy to file a claim and receive your benefit.

The wellness benefit pays \$100 per calendar year per insured for covered wellness tests, including:

- Blood test for triglycerides
- Bone marrow aspiration or biopsy
- CA 15-3 (blood test for breast cancer)
- CA-125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Carotid Doppler
- Chest x-ray
- Colonoscopy
- Echocardiogram
- Electrocardiogram
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Hemoglobin A1C (HbA1c)
- Mammography*
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Two-hour post-load plasma glucose
- Virtual colonoscopy

Filing a wellness claim under your critical illness coverage:

1. Call 1-800-635-5597.
2. Request to submit a wellness claim.
3. Simply be prepared to provide this information:
 - First and last name of the policyholder
 - Policyholder's Social Security Number and/or policy number
 - First and last name of the claimant (may or may not be the policyholder)
 - Name and date of the test
 - Physician's name and/or the facility name where the test was performed
4. If you do not want to file a claim over the telephone, you can request a paper claim form by calling 1-800-635-5597.

It's that easy. Customer service representatives on the telephone will explain your benefits and answer any questions.

*The wellness benefit can reimburse each covered person \$75 per calendar year for one covered wellness test.

**In CA, mammograms are not paid under the wellness benefit.

GROUP CRITICAL ILLNESS INSURANCE IS A LIMITED POLICY.

*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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