

Wellness Benefit

At a glance

For employees of Lakota Local Schools enrolled/enrolling in Accident and/or Critical Illness Insurance



What is the Wellness Benefit?

The Wellness Benefit is a rider that is included with your Accident and Critical Illness Insurance coverage. It 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 are eligible to receive one annual benefit, regardless of how many screening tests you may complete. You may also receive a benefit for your covered spouse and/or children if they 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 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
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- PSA (prostate cancer)
- Routine eye exam
- Routine dental exam
- Well child/preventive exams through age 18

How much does it cost?

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

What is my Wellness Benefit amount?

	You (employee)	Spouse	Child
Accident Insurance	\$50	\$50	\$25 with a maximum of \$100 per year
Critical Illness Insurance	\$50	\$50	\$25 with a maximum of \$100 per year

When can I file a claim?

You must complete the health screening test on or after the coverage effective date in order to file your wellness claim. Please refer to your plan documents for more details about your coverage effective date.

How do I file a claim?

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

1. Go to Voya.com/claims.
2. Click on "Start" and select "Wellness Benefit" as the type of claim.
3. Complete the online questionnaire and submit your claim once all questions have been answered.

Your Group Name is: Lakota Local Schools

Your Group Number is: 69749-4

The Wellness Benefit is a rider that is included on the Accident and Critical Illness Insurance policy (ices) which is a limited benefit policy (ices). It 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. Form numbers, provisions and availability may vary by state.

Accident Insurance/are underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Home and administrative office: Minneapolis, MN. Accident Policy Form Number: RL-ACC2-POL-12. Accident Wellness Benefit Rider Form Number: RL-ACC2-WELL-12. Critical Illness Insurance Policy Form Number: RL-CI3-POL-12. Critical Illness Insurance Wellness Benefit Rider Form Number: RL-CI3-WELL-12. ©2016 Voya Services Company. All rights reserved. CN0701-25737-0717 175518-08/01/2016

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