

# Accident Insurance

## Wellbeing Assistance Basic Benefit



This benefit can help pay for routine preventive tests or services.

**Wellbeing assistance basic** ..... \$ \_\_\_\_\_

Payable once per policy per calendar year

One benefit for all covered persons combined

Subject to a 30-day waiting period \_\_\_\_\_

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations\*
- Mammography
- Pap smear
- Physicals
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

\*Immunizations do not include influenza (flu) vaccinations and allergy shots.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com



#### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS POLICY PROVIDES LIMITED BENEFITS.

#### EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

#### STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

IL: Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

KS: Not applicable to "for injuries a child sustains during birth."

MI: Not applicable to "suicide or injuries which any covered person intentionally does to himself," "or for injuries that are the result of intoxication or use of narcotics."

MT: Not applicable to "suicide or injuries which any covered person intentionally does to himself," "for injuries a child sustains during birth."

NV: Not applicable to "or for injuries that are the result of intoxication or use of narcotics."

OH: This is a rider form R-WBB4000.

OK: Not applicable to "hazardous avocations, racing, semi-professional or professional sports," "In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics." Also applicable to "In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for alcoholism or drug addiction, or narcotics."

OR: Not applicable to "or illegal occupations."

PA: Not applicable to "in addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics."

SC: Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

SD: Not applicable to "or for injuries that are the result of intoxication or use of narcotics."

UT: Not applicable to "hazardous avocations, racing, semi-professional or professional sports." Also applicable to "aviation."

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form IAC4000 (plus state abbreviations where applicable, such as IAC4000-TX). Coverage may vary by state and may not be available in all states. Premiums will vary according to family coverage type and benefit amount selected.