

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, 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.

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 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 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
- 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

Your employer provides a semi-annual, optional wellness fair screening. 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.

What is my Wellness Benefit amount?

	Accident Insurance	Critical Illness Insurance
You (employee)	\$100	\$100
Spouse	\$100	\$100
Child	\$50 with a maximum of \$200 per year	\$50 with a maximum of \$200 per year

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

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: Murray State University

Your Group Number is: 00702226

The Wellness Benefit is a rider that is included on the Accident and Critical Illness Insurance policies which 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 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, Critical Illness 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.

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