



# Accident Insurance

## Wellbeing Assistance Basic Benefit

This benefit can help reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

The wellbeing assistance benefit is available to you with individual accident coverage, as well as your covered family members.

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

Payable once per covered person per calendar year; subject to a 30-day waiting period<sup>1</sup>

- 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
- Hemocult stool analysis
- Immunizations<sup>2</sup>
- 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



**To learn more,  
talk with your  
Colonial Life benefits  
counselor.**

- 1 No waiting period in Vermont.
- 2 Immunizations do not include influenza (flu) vaccinations and allergy shots.

#### **THIS POLICY PROVIDES LIMITED BENEFITS.**

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

#### **ADDITIONAL DISCLOSURES FOR KENTUCKY**

**Waiting Period:** Waiting period means the first 30 days following each covered person's coverage effective date during which no benefits are payable.

**Eligibility for Benefits:** We will pay the benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- The covered accident occurs while the policy is in force;
- The covered accident occurs on or after the policy coverage effective date;
- The covered accident is on an accident type listed on the policy schedule; and
- The covered accident is not excluded by name or specific description in the policy.

**What is not covered by this policy:** We will not pay benefits for losses that are caused by, contributed to by or occurs as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics, and Hallucinogenicis. See policy for complete details.

**Noncancellable:** This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

#### **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 information is not intended to be a complete description of the insurance coverage available. 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. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

© 2024 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

