

Wellness and Cancer Screening Benefits



Your coverages include a benefit to promote proactive health. The Accident and Critical Illness policies (Wellness Benefit) pays according to a fixed schedule once per covered person, per calendar year and it pays in addition to your other coverages.

The Wellness Benefit covers many tests, including:

- Blood test for lipids including total cholesterol, LDL, HDL and triglycerides
- Breast ultrasound or mammography
- Chest x-ray
- Colonoscopy
- Electrocardiogram (EKG)
- Echocardiogram (Echo)
- Interscholastic sports physical exams
- Immunizations (such as flu shots or the COVID-19 vaccination)
- Pap smear
- PSA (blood test for prostate cancer)

The Cancer Screening Benefit covers many tests, including:

- Breast Cancer Screening (clinical breast exam, mammography, MRI, thermography, ultrasound)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colorectal Cancer Screening (fecal occult blood test, colonoscopy, sigmoidoscopy)
- Pap smear
- PSA test to detect prostate cancer