

# Wellness Benefit

## At a glance



For employees of Baystate Health enrolled in Critical Illness Insurance, Accident Insurance and/or Hospital Confinement Indemnity Insurance.

### What is the Wellness Benefit?

The Wellness Benefit is a rider that is included with your Accident, Critical Illness, and/or Hospital Confinement Indemnity 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
- 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, Critical Illness and/or Hospital Confinement Indemnity Insurance coverage at no additional cost to you.

### What is my Wellness Benefit amount?

#### For Accident, Critical Illness and/or Hospital Confinement Insurance

- The annual benefit is \$100 for completing a health screening test.
- If your spouse or children are covered for Accident, Critical Illness and/or Hospital Confinement Indemnity Insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$100. The benefit for child coverage is 50% (\$50) of your wellness benefit amount per child with an annual maximum of \$200 for all children.

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.

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## 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 "Submit Your Claim" in the center of the screen.
3. You will need your SSN, Insurance Policy Information (Group Number 0031329-7), and Banking information if Electronic Funds Transfer is elected for your payment method.
4. Complete the online questions.
5. Submit Claim

Your Group Name is: Baystate Health

Your Group Number is: 00313297

The Wellness Benefit is a rider that is included on the Accident, Critical Illness and Hospital Confinement Indemnity 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 and Hospital Confinements Indemnity 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. Hospital Confinement Indemnity Insurance Policy Form Number: RL-HI-POL-12. Hospital Indemnity Wellness Benefit Rider Form #: RL-HIWELL-12.

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