

Optional Health Screening Rider for Short Term Disability Insurance



Reduce the risk of serious illness through early detection with an annual health screening test.

How much does the benefit pay?

\$50.00

Payable once per calendar year for the covered person.

What tests are covered?

- Blood Test for Triglycerides
- Bone Marrow Testing
- Breast Ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Fasting Blood Glucose Test
- Flexible Sigmoidoscopy
- Hemocult Stool Analysis
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum Cholesterol Test to Determine Level of HDL and LDL
- Serum Protein Electrophoresis (blood test for myeloma)
- Stress Test on a Bicycle or Treadmill
- Thermography

Who is being covered?

Employee only.

Here are some frequently asked questions about Colonial Life's health screening insurance:

Does my health screening claim pay in addition to other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

Is there a waiting period?

A benefit can be provided for one of the health screening tests listed after the waiting period. Waiting period means the first 30 days following the effective date of the rider.

Can my premium change?

Colonial Life can change your premium only if we change it on all riders of this kind in force in the state where your rider was issued.

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable for life as long as the policy to which it is attached is in force and premiums are paid when they are due.

How do I file a claim?

Visit coloniallife.com or call our Customer Service Department at 1.800.325.4368 for additional information.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to rider form R-HSR (including state abbreviations where used, for example in Texas, R-HSR-TX). This is not an insurance contract and only the actual policy provisions will control.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

©2011 Colonial Life & Accident Insurance Company.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
Colonial Life and *Making benefits count* are registered service marks of Colonial Life & Accident Insurance Company.