

Supplemental insurance is a great way to protect your finances from the unexpected. And taking preventive steps like health screenings is an important way to help protect your health from the unexpected. Care for your health and finances go hand in hand - that's why your employer included the Wellness Benefit Rider on your insurance policy from Transamerica Life Insurance Company.

It pays you a cash benefit once per calendar year when you receive a qualified screening like cardiac exams and blood tests. It's a reward for taking care of your health.

## **MEET ELENA**

Elena knows cancer runs in her family, so she diligently goes for her screening every year. Both of her Transamerica insurance policies included the Wellness Benefit Rider, so she got paid \$50 cash from both policies for a total of \$100. Wellness Benefit amount may vary, based on

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#### **COVERED SCREENINGS\***

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 125 (blood test for ovarian cancer)
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)

- Chest X-ray
- Colonoscopy
- COVID-19 vaccination/ testing
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap test

- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL/LDL level
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography

See your benefits brochure for a full list of qualified screenings.

\*Must be performed under the supervision of, or recommended by, a physician. The Wellness Benefit Rider is available after the waiting period shown on the contract's schedule of benefits. Satisfactory proof of the charges incurred for the health screening tests must be submitted with each new claim.



# FILING A CLAIM IS EASY





#### **WAYS TO FILE**

- Phone
- Mail



#### **INFORMATION YOU NEED TO FILE**

- Date of service
- Doctor/facility name and contact info
- Procedure performed

Claims can be paid by direct deposit by signing up online or over the phone.

### A little protection can go a long way

Call: 855-244-8318

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.

Insurance products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is licensed to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

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