

## Wellness Claims Process for Critical Illness Insurance:

The Wellness Benefit or Health Screening Benefit is a \$50 annual benefit per insured within the Critical Illness policy.

This rider pays a benefit once per insured per calendar year for undergoing a Health Screening Test, regardless of the number of tests the insured undergoes. Health Screening Test includes, but may not be limited to, one of the below listed tests performed under the supervision of or recommendation by a physician while this rider is in force.

<b>Cholesterol and Diabetes</b>	
<ul style="list-style-type: none"> <li>• Blood Test Total Cholesterol</li> <li>• Blood Test Total Triglycerides</li> <li>• Fasting Blood Glucose Test</li> <li>• Fasting Plasma Glucose Test</li> </ul>	<ul style="list-style-type: none"> <li>• Hemoglobin A1C</li> <li>• Serum Cholesterol Test LDL/HDL Levels</li> <li>• Two-hour Post-load Plasma Glucose Test</li> </ul>
<b>Cancer</b>	
<ul style="list-style-type: none"> <li>• Biopsies for Cancer</li> <li>• Bone Marrow Testing</li> <li>• Breast MRI</li> <li>• Breast Ultrasound</li> <li>• Breast Sonogram</li> <li>• Cancer Antigen 15-3 Blood Test for Breast Cancer (CA 15-3)</li> <li>• Cancer Antigen 125 Blood Test for Ovarian Cancer (CA 125)</li> <li>• Carcinoembryonic Antigen Blood Test for Colon Cancer (CEA)</li> <li>• Colonoscopy</li> <li>• Doppler Screening for Cancer</li> <li>• Endoscopy</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible Sigmoidoscopy</li> <li>• Hemocult Stool Specimen</li> <li>• Oral Cancer Screening</li> <li>• PAP Smears or Thin Prep PAP Test</li> <li>• Prostate-Specific Antigen (PSA) Test</li> <li>• Serum Protein Electrophoresis</li> <li>• Skin Cancer Biopsy</li> <li>• Skin Cancer Screening</li> <li>• Skin Exam</li> <li>• Virtual Colonoscopy</li> </ul>
<b>Cardiovascular Function</b>	
<ul style="list-style-type: none"> <li>• Carotid Doppler</li> <li>• Doppler Screening for Peripheral Vascular Disease</li> <li>• Echocardiogram (Echo)</li> </ul>	<ul style="list-style-type: none"> <li>• Electrocardiogram (ECG or EKG)</li> <li>• Electroencephalogram (EEG)</li> <li>• Stress Test on Bicycle or Treadmill</li> </ul>
<b>Imaging Studies</b>	
<ul style="list-style-type: none"> <li>• Chest X-Rays</li> <li>• Mammogram</li> <li>• Thermography</li> </ul>	<ul style="list-style-type: none"> <li>• Ultrasounds for Cancer Detection</li> <li>• Ultrasound Screening of the Abdominal Aorta for Abdominal Aortic Aneurysms</li> </ul>
<b>Periodic Physical and Blood Examinations</b>	
<ul style="list-style-type: none"> <li>• Routine Health Check-up Exam</li> <li>• Blood Chemistry Panel</li> <li>• Clinical Testicular Exam</li> <li>• Complete Blood Count (CBC)</li> <li>• Dental Exam</li> <li>• Digital Rectal Exam (DRE)</li> </ul>	<ul style="list-style-type: none"> <li>• Eye Exams</li> <li>• Hearing Test</li> <li>• Lipid Panel</li> <li>• Successful Completion of Smoking Cessation Program</li> <li>• Tests for Sexually Transmitted Infections (STIs)</li> </ul>
<b>Immunizations</b>	
<ul style="list-style-type: none"> <li>• Immunization</li> </ul>	<ul style="list-style-type: none"> <li>• Human Papillomavirus Vaccination (HPV)</li> </ul>

Customers can download forms at [transamerica.com/employee-benefits/your-employee-benefits](https://transamerica.com/employee-benefits/your-employee-benefits) and submit a claim either online, by email, phone, mail, or fax.

- Email claim documents to [tebclaimsscanning@transamerica.com](mailto:tebclaimsscanning@transamerica.com)
- Contact the Transamerica Claims Customer Service Department at 888-763-7474.
- Fax claim documents to 866-586-6528.
- Mail completed claim documents to: Transamerica – Claims, PO BOX 219 Cedar Rapids, IA 52406-0219