

# Learn more about your annual Wellness Benefit

Each year, you can earn a valuable incentive just for taking care of your health. And so can each of your covered family members.



You can receive a benefit for tests that are performed after your initial coverage date. Here's how you can file a claim and receive your Wellness Benefit:

1. You can file your claim online with a one-time registration on **unum.com**, by mail or over the phone.  
Simply call 1-800-635-5597 for more information.
2. You will need to provide the following information:
  - First and last name of the employee and claimant (the employee might not be the claimant)
  - Employee's Social Security number or policy number
  - Name and date of the test
  - Physician's name and the facility name where the test was performed

## Your Unum plan pays a Wellness Benefit for one wellness test each year.

With Unum's Wellness Benefit,\* you and other covered family members can receive a valuable incentive for important tests and screenings. Many of these tests are routinely performed, so it's easy to take advantage of this benefit.

### Most common tests and screenings include:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Blood test for triglycerides</li> <li>• Fasting blood glucose test</li> <li>• Mammography</li> </ul> | <ul style="list-style-type: none"> <li>• Pap smear</li> <li>• Serum cholesterol test to determine HDL and LDL levels</li> </ul> |
|---|---|

### Other tests and screenings include:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Bone marrow aspiration or biopsy</li> <li>• CA 15-3 (blood test for breast cancer)</li> <li>• CA-125 (blood test for ovarian cancer)</li> <li>• CEA (blood test for colon cancer)</li> <li>• Carotid Doppler</li> <li>• Chest X-ray</li> <li>• Colonoscopy</li> <li>• Echocardiogram</li> <li>• Electrocardiogram</li> <li>• Fasting plasma glucose (FPG)</li> <li>• Flexible sigmoidoscopy</li> </ul> | <ul style="list-style-type: none"> <li>• Hemoglobin A1C (HbA1c)</li> <li>• Hemocult stool analysis</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Skin cancer biopsy</li> <li>• Stress test on a bicycle or treadmill</li> <li>• Thermography</li> <li>• Thin prep pap test</li> <li>• Two-hour post-load plasma glucose</li> <li>• Virtual colonoscopy</li> </ul> |
|---|--|

**MORE** For more information, please contact your Unum benefits representative.

Unum will pay wellness benefits for all eligible policies according to policy terms.

\*Available with Unum's Group Accident, Group Critical Illness, Group Specified Disease, and Group Hospital Indemnity policies.

THESE POLICIES OFFER LIMITED BENEFITS

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine;

Provident Life and Accident Insurance Company, Chattanooga, Tennessee

In New York, underwritten by: First Unum Life Insurance Company, New York, New York

**unum.com**

© 2016 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.