

WELLNESS BENEFIT RIDER

WB-Rider 8/08 - Available for additional premium

(District of Columbia - This Rider is not available.)

We will pay \$50 for any one of the following health screening tests listed below performed by a Physician more than 30 days after the Rider Effective Date. Payable only once per calendar year per Insured Person. This benefit is not payable for health screening tests performed in the Emergency Room of a hospital. (Missouri - the 30 days does not apply)

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- C-Reactive Protein
- 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
- Electron Beam Tomography
- Fasting blood glucose test
- Flexible Sigmoidoscopy
- Hemocult stool analysis
- Homocysteine level
- Mammography
- PSA (*blood test for prostate cancer*)
- Pap Smear
- Serum cholesterol test to determine level of HDL/LDL
- Serum Protein Electrophoresis (*blood test for myeloma*)
- Stress test on a bicycle or treadmill
- Thermography