



# Individual Short Term Disability Insurance

## Health Screening Benefit Rider



The optional benefit can help you reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

**Health screening benefit** ..... \$50

### How it works

**Benefit:** After the waiting period, a benefit is payable when you complete one of the screenings listed on this page.

**Waiting period:** Waiting period means the first 30 days following the rider coverage effective date, during which time no benefits are payable.

**Frequency:** Maximum of one health screening benefit per calendar year

### Key features

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep® pap test<sup>1</sup>
- Virtual colonoscopy

1. Hologic and ThinPrep are trademarks of Hologic, Inc..

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form ISTD3000 and rider form ISTD3000-HS (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-HS-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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To learn more, talk  
with your Colonial Life  
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