



**Aflac isn't health insurance... Let us show you who we really are!**

Health insurance pays doctors and hospitals. Aflac helps pay the bills health insurance doesn't cover.

Be sure to participate in your upcoming open enrollment to learn more about the following insurance plans.

- Group Accident
- Group Critical Illness
- Hospital Indemnity

**The Accident and Critical Illness plans include a Wellness/Health Screening Benefit.**

Aflac believes routine medical tests are important to your overall health. To encourage you to schedule a preventive screening of your choice every year, the Accident insurance plan includes a Wellness benefit for each covered insured and the Critical Illness plan includes a Health Screening benefit for each covered employee and spouse.

If you are participating and covered by either plan, you may be eligible to file a claim for a qualified routine test performed each year.

**Accident** wellness benefits include and are payable (for each covered person) for COVID-19 screening, an annual physical exam, mammogram, Pap smear, eye examination, immunization, flexible sigmoidoscopy, PSA test, ultrasound, and blood screening.

**Critical Illness** health screening benefit tests include (for covered employee and spouse), but are not limited to, the following:

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| COVID-19 screening                     | Flexible sigmoidoscopy                                   |
| Blood tests for triglycerides          | Hemocult stool analysis                                  |
| Bone marrow testing                    | HIV test performed via nucleic acid test (NAT)           |
| Breast ultrasound                      | HPV test performed via Pap smear                         |
| CA 15-3 (blood test for breast cancer) | Mammography  |
| CA 125 (blood test for ovarian cancer) | Pap Smear  |
| CEA (blood test for colon cancer)      | PSA (blood test for prostate cancer)                     |
| Chest X-Ray                            | Serum cholesterol test to determine level of HDL and LDL |
| Colonoscopy                            | Serum protein electrophoresis (blood test for myeloma)   |
| Non-diagnostic vascular screening      | Spiral CT screening for lung cancer                      |
| DNA stool analysis                     | Stress test on a bicycle or treadmill                    |
| Fasting blood glucose test             | Thermography   |

**For more information, please contact Lee Harmer at [lee@vbs-benefits.com](mailto:lee@vbs-benefits.com) or 801.716.0084.**