



Bowling Green State University

Accident insurance
Critical illness insurance
Hospital indemnity insurance
Health and wellness benefit

Insurance products issued by: Securian Life Insurance Company

Access your \$50 health and wellness benefit

If you're enrolled in group accident, critical illness and/or hospital indemnity insurance, you have a \$50 health and wellness benefit!

You, your spouse and your children (if enrolled) are each eligible for a \$50 health and wellness payment each year when you are enrolled in accident, critical illness and/or hospital indemnity insurance. Get paid for several types of wellness screenings, including an annual physical exam.



File a health and wellness claim

- Go to the Securian Financial website [LifeBenefits.com](https://www.lifebenefits.com) and log in.
 - **User ID:** BGSU followed by your 10 digit employee ID number
 - **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.
 - If you've previously logged in to LifeBenefits™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

Separate claims must be filed for yourself, your spouse and your child (per year)

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

Prepared for:

BGSU®

Learn more about your voluntary health benefits by visiting [securian.com/bgsu-insurance](https://www.securian.com/bgsu-insurance).

Employees, their spouse and children insured under Bowling Green State University's accident, critical illness and/or hospital indemnity insurance are eligible for a health and wellness payment each year.

The benefit amount for a covered health and wellness screening is \$50. **If you are enrolled in multiple plans, you may be eligible to receive multiple payments for the same eligible screening.**

Each insured may receive a maximum of one health and wellness benefit payment each year per plan. The screenings that are covered under your certificate of insurance are listed below.

Health and wellness screen list

- Annual physical exam;
- Biopsies for cancer;
- Blood chemistry panel;
- Blood test to determine total cholesterol;
- Blood test to determine triglycerides;
- Bone marrow testing;
- BRCA1/BRCA2 genetic testing;
- Breast MRI;
- Breast sonogram;
- Breast ultrasound;
- CA 15-3 breast cancer test;
- CA 125 ovarian cancer test;
- Carotid Doppler;
- CEA colon cancer test;
- Chest X-ray;
- Clinical testicular exam;
- Colonoscopy;
- Dental exam;
- Digital rectal exam (DRE);
- DNA stool analysis;
- Doppler screening for cancer;
- Doppler screening for peripheral vascular disease;
- Double-contrast barium enema;
- Echocardiogram;
- Electrocardiogram (EKG);
- Electroencephalogram (EEG);
- Endoscopy;
- Eye exam;
- Fasting blood glucose test;
- Fasting plasma glucose test;
- Flexible sigmoidoscopy;
- Hearing exam;
- Hemocult stool specimen;
- Hemoglobin A1C;
- Herpes simplex virus (HSV) test;
- Human papillomavirus (HPV) test;
- Lipid panel;
- Lung cancer CT;
- Mammogram;
- Mental health screening recommended and performed by a physician;
- Non-diagnostic vascular screening;
- Nucleic acid test (NAT);
- Oral cancer screening;
- Pandemic testing (excluding at-home testing);
- Pap smears or ThinPrep pap test;
- Pharmacologic stress testing;
- Prostate-specific antigen (PSA) test;
- Serum cholesterol test to determine LDL and HDL levels;
- Serum protein electrophoresis;
- Skin cancer biopsy;
- Skin exam;
- Stress test on bicycle or treadmill;
- Successful completion of smoking cessation program;
- Tests for sexually transmitted infections (STIs);
- Thermography;
- Two-hour post-load plasma glucose test;
- Ultrasounds;
- Urinalysis;
- Vaccinations approved by the FDA; or
- Virtual colonoscopy

For group accident insurance, group critical illness insurance and group hospital indemnity insurance, limitations and exclusions apply.

Each of these voluntary policies has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group. Group accident, critical illness and hospital indemnity insurance

are issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state. Products are offered under policy form series 23-32590.34, 23-32607.34 and 23-32598.34.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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[securian.com](https://www.securian.com)

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