

**CERTIFICATE OF COVERAGE RIDER
HEALTH SCREENING BENEFIT**

Insurance under the Group Policy is amended to include a Health Screening Benefit.

Effective as of May 1, 2022, the booklet-certificate to which this Rider is attached is hereby amended with respect to and to the extent provided below.

This Rider will pay one \$50 health screening benefit(s) per calendar year for each Covered Person who has one or more of the following tests or procedures performed in the United States while insured under this Rider. The Rider will pay a benefit regardless of the results or cost of the test or procedure.

Health screening tests or procedures covered are limited to:

- Adult and child immunization;
- Annual physical;
- Bone density screening;
- Cancer screening:
 - Bone marrow cancer screening (serum protein electrophoresis)
 - Breast cancer screening (CA 15-3, clinical breast exam, mammogram, MRI, thermography, ultrasound)
 - Cervical cancer screening (pap smear)
 - Colorectal cancer screening (CEA, colonoscopy, double contrast barium enema, fecal occult blood test, sigmoidoscopy)
 - Ovarian cancer screening (CA 125)
 - Prostate cancer screening (digital rectal exam, PSA blood test)
 - Skin cancer screening
- Cardiac stress test or electrocardiogram (EKG/ECG) – resting or stress;
- Chest x-ray;
- Completion of a smoking cessation program;
- Completion of a weight reduction program;
- Doppler screening for peripheral vascular disease (arteriosclerosis) or carotid doppler ultrasound;
- Human Papillomavirus (HPV) vaccine;
- Sampling of blood or tissue to test for genetic susceptibility for the risk of cancer;
- Standard blood chemistry profile or lipid panel (cholesterol, triglycerides, HDL, LDL, fasting blood glucose, hemoglobin A1c);
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysm.

The Covered Person must submit proof of the test or procedure within one year of the date the test or procedure was performed.

All other benefits and provisions of the Group Policy remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

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Senior Vice President,
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Chairman, President and
Chief Executive Officer