

Putting Benefits To Work For People™

When employees invest in their wellbeing, it's a win-win

Health Screening Benefit from
New York Life Group Benefit Solutions



Our health screening benefit, available with accident, critical illness, and hospital indemnity coverages, enables you to provide financial incentives for employees to undergo regular health screenings. We cover over 40 screenings and tests such as colonoscopies, biometric screenings, annual physicals, mammograms, dental check-ups, immunizations, and more.

What's the value to you?

By helping to incentivize preventative care for your employees, we can help you:



Improve employee health outcomes

Early detection of health issues can lead to more effective treatment and better overall health.



Reduce absenteeism

A healthier workforce is less likely to miss work due to illness.



Lower healthcare costs

Preventative care can help avoid more serious health problems and associated expenses.

How does it work?

- 1 The employee conducts their health screening.
- 2 They submit their claim through a simple online claim submission. If the employee has the benefit under multiple coverages, only one filing is needed.
- 3 When submitting, the employee is only required to provide the date and type of screening – no documentation or proof of treatment is required.
- 4 The employee receives a fast payment: Claims are typically processed and paid within 48 hours.



GROUP BENEFIT
SOLUTIONS

What health screening services are included? (availability may vary by state)

- › Safety/injury prevention class
- › Mental health screening
- › Baseline concussion screening
- › Abdominal aortic aneurysm ultrasonography
- › Blood test for lipids including total cholesterol, LDL, HDL, and triglycerides
- › Bone marrow testing, bone density screening
- › Breast ultrasound or mammography
- › CA15-3 blood test for breast cancer
- › CA 125 blood test for ovarian cancer
- › Carotid doppler
- › CEA blood test for colon cancer
- › Chest x-ray
- › Colonoscopy
- › Electrocardiogram
- › Double contrast barium enema
- › Fasting blood glucose test
- › Flexible sigmoidoscopy
- › Hemoccult stool analysis
- › Mammogram
- › Pap smear, (including ThinPrep)
- › PSA
- › Serum cholesterol test to determine level of HDL and LDL
- › Serum protein electrophoresis (blood test for myeloma)
- › Stress test
- › Thermography
- › CT angiography
- › Testicular Ultrasound
- › Smoking Cessation Program
- › Weight Reduction Program
- › Cancer Genetic Mutation Test (BRCA)
- › Skin Cancer Screening
- › Biopsies for Cancer
- › Lymphocyte Genome Sensitivity Test (LGS) (universal blood test for cancer)
- › Routine Eye Exam
- › Routine Dental Exam
- › Hearing Screening
- › Well child/preventative exams for ages 1 to 18
- › Adult annual exam
- › Biometric screenings
- › Wellness fair
- › Immunizations
- › Any other medically accepted health screening examination

What if I'm a health care employer?

As part of our **affiliated health care provider benefit**, for employees of health care organizations, the health screening benefit increases by 100% when they seek preventative care at the employer's medical facility. (The increased benefit amount will vary by employer.)



[Visit us online to learn more.](#)

Contact your broker or your New York Life Group Benefit Solutions representative to discuss how our voluntary benefits can support your employees' health and well-being while driving value in your organization.

Health Screening Benefit is referred to as Health Screening Incentive in some states. Refer to your certificate.

The benefit is only payable once per day even if multiple health screenings are provided in a single day. The benefit is typically limited to one per covered person per calendar year.

Accident insurance, critical illness insurance, and hospital indemnity insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Accident insurance, Critical Illness insurance, and Hospital Indemnity insurance are underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Product availability may vary by state and is subject to change. Policy forms: Accident: GBS-AI-1000.00; Critical Illness: GBS-CI-1000.00; Hospital Indemnity: GBS-HI-1000.00.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company.

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