

newsworthy trends

Wellness Benefits Are Well Received

(NAPSA)—Women are the top users of wellness benefits—payments for screening tests designed to prevent or detect diseases as early as possible, when treatments are most likely to be successful and less costly. That's according to recent research released by Colonial Life & Accident Insurance Company.

Pap smears and mammograms, screening tests for women's health issues, account for nearly three-fourths of wellness claims on Colonial policies. Of the approximately 200,000 wellness claims that the company pays each year, 44 percent are for Pap tests and another 29 percent are for mammograms.

Wellness benefits are an important feature to look for when considering an insurance policy for cancer, critical illness or accident coverage because the wellness benefit is typically paid on top of any other coverage the policyholder already has. That means even if the policyholder's major medical insurance covers the screening test, the wellness benefit will still be paid.

The American Cancer Society reports that regular screening tests can detect some cancers in the early stages when they're easier to treat. In fact, the five-year survival rate for screening-accessible cancers is about 86 percent.* Early detection and prompt treatment are keys to recovery.

New technology has dramatically improved cancer survival rates, but technological advances can also mean higher costs for cancer treatment. Detecting and treating cancer in the early stages can help employees recover quicker and can help keep treatment costs down.



Women are taking advantage of screening tests designed to prevent or detect diseases as early as possible.

Wellness benefits are available on several kinds of insurance policies, such as cancer or critical illness. They are also available as separate riders, or additions, to other types of coverage, such as some accident, disability and supplemental health policies. The benefit payments can range from \$25 to \$250 or more, depending on the type of policy. Most policies pay for one type of test per year, although some also pay for a follow-up screening test if the first test shows abnormal results.

For Colonial policies, the benefit is paid directly to the policyholder unless he or she specifies otherwise. That extra cash can come in handy, especially for those who've had to miss work or pay for child care in order to visit the doctor for the screening.

For more information about Colonial's products and services, call (803) 798-7000 or visit www.coloniallife.com.

**Cancer Facts & Figures, American Cancer Society, 2007*