



## NEWS RELEASE

FOR IMMEDIATE RELEASE

**Media Contact:**

Jeanne Reynolds  
(803) 213-6274  
jdreynolds@coloniallife.com

Colonial Supplemental Insurance is the marketing brand of Colonial Life & Accident Insurance Company. Colonial is a market leader in providing voluntary insurance to employees and their families through the workplace, along with personal benefits communication, enrollment capabilities and a commitment to service. Colonial Supplemental Insurance products are underwritten by Colonial Life & Accident Insurance Company and include a broad portfolio of insurance coverages, such as disability, accident, life, and supplemental accident and health insurance policies. Similar products, if approved, are underwritten in New York by a Colonial affiliate, The Paul Revere Life Insurance Company.

Colonial is based in Columbia, S.C. and has been named one of the top four best large companies to work for in South Carolina. A subsidiary of Unum Group, Colonial is based in Columbia, S.C. and operates in 49 states, the District of Columbia and Puerto Rico. "Colonial Supplemental Insurance," "for what happens next" and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.

1200 Colonial Life Boulevard, Columbia,  
South Carolina 29210 803.798.7000  
[www.coloniallife.com](http://www.coloniallife.com)

## Women Top Users of Insurance Wellness Benefits

### Majority of Wellness Claims at Colonial Life & Accident Insurance Company Are for PAP Tests or Mammograms

**COLUMBIA, S.C. (Sept. 17, 2007)** — PAP smears and mammograms, screening tests for women's health issues, account for nearly three-fourths of wellness claims on Colonial Life & Accident Insurance Company policies. Of the approximately 200,000 wellness claims Colonial pays each year, 44 percent are for PAP tests and another 29 percent are for mammograms.

Wellness claims resulting in a paid benefit include:

1. PAP	44%
2. Mammogram	29%
3. Prostate-specific antigen test	9.5%
4. Sigmoidoscopy	5.6%
5. Hemoccult stool analysis	5.3%
6. Chest x-ray	4.9%
7. Colonoscopy	1%
8. Skin cancer	0.7%
9. Other	.06%

"A wellness benefit is a great 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," says Monica Francis, Colonial's assistant vice president of product marketing. "That means even if the policyholder's major medical insurance covers the screening test, the wellness benefit will still be paid."

Wellness benefits are payments for certain screening tests designed to prevent or detect diseases as early as possible, when treatment is most likely to be successful—and less costly. The American Cancer Society<sup>1</sup> 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.<sup>1</sup>

"Early detection and prompt treatment are keys to recovery," adds Francis. "New technology has dramatically improved cancer survival

**MORE...**

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.”

Wellness benefits are available on several kinds of insurance policies, such as cancer or critical illness. They also are 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,” Francis adds.

<sup>1</sup> *Cancer Facts & Figures*, American Cancer Society, 2007.

###