HR Coffee Break – November 13, 2014
Colonial Life Group Cancer and Medical Bridge Plans
Q & A

Q: Aren't mammograms and pap smears already covered by regular health insurance?
A: Yes, mammograms and pap smears are covered in full under the health plan. The Colonial Life policies provide an additional wellness benefit for policyholders for receiving their preventive screenings. This is just a “bonus” cash payment for complying with your routine preventive exam schedule.

Q: What if you had a Pre-cancer spot on your skin that was treated?
A: The pre-existing condition exclusion would not be applicable if there was no diagnosis of cancer. If the spots removed were non-cancerous then it would not be considered pre-existing if you were diagnosed with cancer in 2015 and the policy would provide benefits as stated in the coverage outline available online at www.wku.edu.benefits/bf/

Q: Are the costs listed per person in the family or for the family as a whole?
A: You will find a detailed breakdown of costs online at www.wku.edu/benefits/bf/

Q: Can you have both the Cancer and Medical Bridge HSA-Compliant plan?
A: Yes, and both policies would pay benefits as stated in the coverage outline.

Q: What if you had a skin cancer removed during early 2014. Was not melanoma?
A: If you had a diagnosis of cancer in 2014, the pre-existing condition clause would apply for calendar year 2015 and the policy would not pay benefits until January 2016.

Q: Is there a list of pre-existing conditions available?
A: No, but if you have specific questions about your personal medical history and whether or not the pre-existing condition clause will apply, you can contact Ted at 270-793-9087.

Q: Under Medical Bridge family coverage, do only the adults receive the $50 wellness rebate for completing preventative tests?
A: Only two family members can receive the wellness benefit in a calendar year.

Q: Does this policy cover any vision expenses?
A: No, but the new Avesis Vision plan will cover vision expenses.
Q: What are the loss of wages payments for the cancer policy?

A: Please review the outline of coverage online at www.wku.edu/benefits/bf. If you have additional questions about this specific benefit, you can contact Ted at 270-793-9087 for additional information.

Q: If I have blood sugar and cholesterol lab work done 4 times a year with my primary physician, would I be covered by both PPO Health plan and Colonial Medical Bridge?

A: The treatment you receive could be considered pre-existing if you file a claim under Medical Bridge policy for an inpatient, outpatient or diagnostic test related to this condition in 2015. Those services would be covered by the WKU Health Plan.

If you have questions you can contact Ted Bennett with Colonial at 270-793-9087.

You will also find additional information about both policies online at www.wku.edu/benefits/bf