



If you have coverage for more than one of these products, there is a Wellness Benefit for you and covered family members under both/all coverages, even if it is for the same health screening test. The same benefit guidelines described above apply to each coverage.

### When can I file a claim?

You must complete the health screening test on or after the coverage effective date in order to file your wellness claim.

ReliaStar Life Insurance Company, a member of the Voya® family of companies

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