

# Preventive Care Coverage

### Wondering what preventive care your plan covers?

Our plans cover the kind of services that:

- Screen for serious conditions
- Prevent infectious diseases
- Help you stay well





## YOUR PREVENTIVE CARE BENEFITS

Preventive care and early detection are important for your long-term health. But preventive care is more than just an annual check-up. There are lots of services available, and you may not be aware of all the tests and screenings you may need. This brochure lists all the preventive services that we cover at 100%, who should seek them and when. We've also provided below the answers to a few commonly asked questions.

#### Am I eligible for these preventive services?

Most people enrolled on an active Regence policy have 100% coverage for preventive services. You may not be eligible if you're on a grandfathered policy or retiree-only plan. Call Member Services at the phone number on the back of your member ID card or sign in and use the Live Chat feature on regence.com to learn more about your preventive care benefits.

#### How does Regence decide which preventive services to cover?

We support the federal government's mandate to cover a wide range of preventive services at 100%. Our benefits follow recommendations from three government agencies to determine which services we cover.<sup>1</sup> These recommendations change regularly to reflect scientific and medical advances and research. When the recommendations change, we adopt them within one year of their publication.

Visit healthcare.gov for more information, including recommended child and adolescent immunization schedules.

#### How much will I pay?

You pay nothing for the services listed (you won't owe any deductible, coinsurance or copay) when you see preferred (Category 1), participating (Category 2) or in-network providers. You may have to pay the deductible and/or coinsurance if you see non-participating (Category 3) or out-of-network providers.

Also, if your doctor provides preventive services that are outside the government guidelines, you may have an out-of-pocket expense.

#### What should I know before I make a preventive care appointment?

It's always a good idea to check with Member Services about your benefits before going to the doctor because:

- We may add new benefits or change existing ones as a result of changing recommendations.
- > Your benefits may have limits (such as age ranges or the number of services per year).
- Some services require pre-authorization and must meet guidelines for medical necessity.



Preventive care services for	What age (and when)	What is covered
Abdominal aortic aneurysm (weak area or bulge in the aorta, the body's main artery)	65+ and have ever smoked	One-time screening
Alcohol misuse	18+	Screening and behavioral counseling
Anemia (low iron in your blood)	Up to 21	Screening
Blood glucose, abnormal, and diabetes (type 2)	40–70 if you are overweight or obese	Screening and behavioral counseling
Blood pressure	18+	Screening, including screening held outside of a clinical setting (blood pressure monitoring devices)
Cholesterol	35+, also ages 20–35 if you are at high risk for heart disease	Screening
Colorectal cancer (colon cancer)	50+	One sigmoidoscopy screening every 5 years, one colonoscopy screening every 10 years and a fecal occult blood test (a test for blood in your stool) every year
Depression	All ages	Screening during wellness exams
Diabetes (type 2)	All ages with sustained high blood pressure	Screening
Diet behavioral counseling	All ages if you have hyperlipidemia (your blood is high in fats and lipids) and other risk factors	Counseling about diet changes to help or prevent health problems
Gonorrhea (sexually transmitted disease/ sexually transmitted infection)	Up to 21	Screening
Heart (cardiovascular) disease and prevention	18+ and overweight or obese	Counseling to promote healthy eating and exercise to prevent heart disease
Hepatitis B	All ages who are at high risk	Screening
Hepatitis C	All ages if at high risk; everyone born between 1945 and 1965	Screening; one-time screening also if you were born between 1945 and 1965 and are not at high risk
HIV	15–65, or if 65+ and at high risk	Screening and counseling
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening
Lung cancer screening	55–80, have a smoking history of 30 packs a year and currently smoke or have quit within the last 15 years	Annual screening for lung cancer (requires pre-authorization and must meet guidelines for medical necessity)
Obesity	6+	Screening, and counseling if you're diagnosed obese
Prevention of falls	65+, living independently and at high risk for falls	Physical therapy
Sexually transmitted disease/Sexually transmitted infection (STD/STI)	All ages	Counseling during wellness exams
Skin cancer	10–24	Counseling to prevent skin cancer
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to age 21; 21+ if at high risk	Screening
Tobacco use	All ages	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .



Vaccinations (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Herpes zoster (shingles)	60+	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

Information regarding our over-the-counter and prescription drug coverage under preventive care benefits can be found on the PPACA Preventive Medications and Tobacco Cessation Coverage lists at <a href="https://www.omedarx.com/preventivemeds">https://www.omedarx.com/preventivemeds</a>.

Wellness exams	What age (and when)	What is covered
Annual physical exams	18+	Exam



Preventive care service	What age (and when)	What is covered
Alcohol misuse	18+	Screening and behavioral counseling
Anemia (low iron in your blood)	Up to 21	Screening
Birth control (contraceptive) education and training	All ages	Education and training on birth control methods*
Birth control (contraceptive) methods and devices: cervical caps, IUDs, shots (injectables) and diaphragms	All ages	Coverage for all FDA-approved birth control methods.* See the Contraceptives Covered Products list at <u>https://www.omedarx.com/</u> <u>preventivemeds</u> for information on the specific products covered.
Blood glucose, abnormal, and diabetes (type 2)	40–70 if you are overweight or obese	Screening and behavioral counseling
Blood pressure	18+	Screening, including screening held outside of a clinical setting (blood pressure monitoring devices)
Breast cancer	40+ or at high risk	Mammograms (excludes 3-D)
Breast cancer chemoprevention (breast cancer prevention)	All ages at high risk	Counseling
Breastfeeding equipment	All ages	Manual and electric breastfeeding pumps that you buy or rent from a licensed provider (but not hospital-grade pumps)
Breastfeeding—lactation support and counseling	All ages	Breastfeeding support and counseling when you see a licensed provider
Breastfeeding supplies	All ages	Initial breastfeeding supplies that come with a breastfeeding pump
Cervical cancer (Pap test)	All ages if you're sexually active	Screening
Chlamydia (sexually transmitted disease)	All ages	Screening
Cholesterol	45+, or 20–45 and at high risk for heart disease	Screening
Colorectal cancer (colon cancer)	50+	One sigmoidoscopy screening every 5 years, one colonoscopy screening every 10 years and a fecal occult blood test (a test for blood in your stool) every year
Contraceptives and contraceptive education and training		See "Birth control"
Depression	All ages	Screening during wellness exams
Diabetes (type 2)	All ages with high blood pressure	Screening
Diet behavior counseling	All ages if you have hyperlipidemia (your blood is high in fats and lipids) and other risk factors	Counseling about diet changes to help or prevent health problems
Genetic risk assessment and BRCA (breast cancer susceptibility) mutation counseling and testing	All ages if you have a family risk of breast, ovarian, tubal and peritoneal cancer	Risk assessment; also BRCA counseling and testing (requires pre-authorization and must meet guidelines for medical necessity)
Gonorrhea (sexually transmitted disease/ sexually transmitted infection) screening	All ages	Screening
Heart (cardiovascular) disease and prevention	18+ and overweight or obese	Counseling to promote healthy eating and exercise to prevent heart disease



Preventive care service	What age (and when)	What is covered
Hepatitis B	All ages if at high risk	Screening
Hepatitis C	All ages if at high risk; everyone born between 1945 and 1965	Screening; one-time screening also if you were born between 1945 and 1965 and are not at high risk
HIV	15–65, or 65+ and at increased risk	Screening and counseling
HPV (human papillomavirus, genital warts)	30+	Screening every 3 years
Interpersonal and domestic violence (physical, sexual or emotional abuse)	All ages	Screening and counseling during wellness exams
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening
Lung cancer screening	55–80, have a smoking history of 30 packs a year and currently smoke or quit within the last 15 years	Annual screening for lung cancer (requires pre-authorization and must meet guidelines for medical necessity)
Obesity	6+	Screening, and counseling if you're diagnosed obese
Osteoporosis (thinning bones)	65+ and all ages if at risk	Screening
Prevention of falls	65+, living independently and at high risk for falls	Physical therapy
Sexually transmitted disease/Sexually transmitted infection (STD/STI)	All ages	Counseling during wellness exams
Skin cancer	10–24	Counseling to prevent skin cancer
Sterilization (permanent form of birth control)	All ages	Sterilization*
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to age 21; 21+ if at increased risk	Screening
Tobacco use	All ages	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/</u> <u>preventivemeds</u> .





Vaccinations (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Herpes zoster (shingles)	60+	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

Information regarding our over-the-counter and prescription drug coverage under preventive care benefits can be found on the PPACA Preventive Medications, Covered Contraceptive Products and Tobacco Cessation Coverage lists at <a href="https://www.omedarx.com/preventivemeds">https://www.omedarx.com/preventivemeds</a>.

\*Religious exemption: Birth control coverage marked with an asterisk (\*) may not be available if the group you have coverage through has a religious exemption.

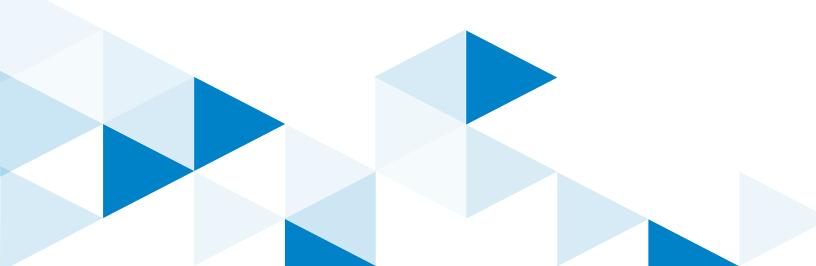
Wellness exams	What age (and when)	What is covered
Annual physical exams	18+	Exam





Preventive care service	When	What is covered
Anemia (iron deficiency)	When pregnant	Screening
Breastfeeding equipment	When pregnant and post-delivery	Manual and electric breastfeeding pumps that you buy or rent from a licensed provider (but not hospital-grade pumps)
Breastfeeding—lactation support and counseling	When pregnant and post-delivery	Breastfeeding support and counseling when you see a licensed provider
Breastfeeding supplies	When pregnant and post-delivery	Initial breastfeeding supplies that come with a breastfeeding pump
Diabetes—gestational (diabetes that develops during pregnancy)	After 24 weeks of pregnancy and at the first prenatal visit (pregnancy checkup) if at high risk for diabetes	Screening
Hepatitis B	When pregnant	Screening
HIV	When pregnant, including if you've never been tested or if you don't know if you have HIV	Screening and counseling
RH(D) incompatibility (a condition that occurs during pregnancy if you have Rh-negative blood and your baby has Rh-positive blood)	When pregnant	Screening
Syphilis (sexually transmitted disease/ sexually transmitted infection)	When pregnant	Screening
Tobacco use	When pregnant	Counseling and treatments (but not programs or classes). For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .
Urinary tract infection (bacteriuria)	When pregnant and showing no symptoms	Screening

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Preventive care service	What age (and when)	What is covered
Anemia (iron deficiency)	Up to 21	Screening
Birth control (contraceptive) education and training	All ages	Education and training on birth control methods*
Birth control (contraceptive) methods and devices: implants, cervical caps, IUDs, shots (injectables) and diaphragms	All ages	Coverage for all FDA-approved birth control methods.* See the Contraceptives Covered Products list at <u>https://www.omedarx.com/</u> <u>preventivemeds</u> for information on the specific products covered.
Congenital hypothyroidism (a form of thyroid disease)	Newborns	Screening
Contraceptives and contraceptive education and training		See "Birth control"
Dental (oral) health	Preschool age children	Risk assessment
Depression screening	All ages	Screening during wellness exams
Fluoride treatment	Up to age 5, starting when the first tooth appears	Fluoride treatment by a dentist
Gonorrhea medication (gonorrhea, a sexually transmitted disease, can be passed from mother to baby during birth)	Newborns	Preventive medication for the eyes
Gonorrhea (sexually transmitted disease/ sexually transmitted infection) screening	Boys up to 21 and girls of all ages	Screening
Hearing	Up to 1	One screening
Hepatitis B	All ages if at risk for infection	Screening
Hepatitis C	All ages if at risk for infection	Screening
HIV	15–18, and those younger who are at risk	Screening and counseling
Lead screening (testing for poisoning caused by exposure to lead)	Up to 21	Screening
Metabolic screening (the "heel prick test" for rare but serious conditions)	Up to 2 months	Screening
Obesity	6+	Screening, and counseling if you're diagnosed obese
Phenylketonuria (PKU, a birth defect that causes an amino acid called phenylalanine to build up in the body)	Newborns	Screening for genetic disorders
Sexually transmitted disease (STD/STI)	All ages	Counseling during wellness exams
Sickle cell (a serious blood disease)	Up to 1	Screening
Skin cancer	10–24	Counseling to help prevent skin cancer
Syphilis (sexually transmitted disease/ sexually transmitted infection)	Up to 21	Screening
Tobacco use	All ages	For covered prescription and over-the-counter products, see the Tobacco Cessation Coverage list at <u>https://www.omedarx.com/preventivemeds</u> .



Tuberculosis (a potentially serious disease of the lungs)	Up to 21	Tuberculosis skin tests
Vision (eye exam)	3–5	Vision screening
Immunization vaccines (shots) Ask your doctor how often to get these	What age (and when)	What is covered
Diphtheria, pertussis (whooping cough), tetanus (DPT)	All ages	Vaccination
Haemophilus influenzae type b (Hib; a bacterial disease that can cause meningitis)	All ages	Vaccination
Hepatitis A	All ages	Vaccination
Hepatitis B	All ages	Vaccination
Human papillomavirus (HPV, genital warts)	Up to 27	Vaccination
Inactivated poliovirus (polio)	All ages	Vaccination
Influenza (flu)	All ages	Vaccination
Measles, mumps, rubella (MMR)	All ages	Vaccination
Meningococcal (meningitis)	All ages	Vaccination
Pneumococcal (pneumonia)	All ages	Vaccination
Rotavirus (severe diarrhea)	All ages	Vaccination
Varicella (chicken pox)	All ages	Vaccination

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We	ellness exams	What age (and when)	What is covered
Wel	ll-child exams	Up to 18	Wellness exams



## **QUESTIONS?**

Call the Member Services number on the back of your member ID card or go to regence.com/contact-us.

