PREVENTATIVE CARE
What's included in your annual checkup?

What is preventative care?

Preventative care focuses on your current health, when you are symptom free, and helps your doctor find health issues at an early stage to help prevent more serious health problems.

Most insurance plans cover a set of preventive services at no cost to you. Depending on your age and gender, you may have access to no-cost preventive services such as:

- Gender/age-appropriate physical exam with physical and emotional screenings for early detection of any health concerns
- Many cancer screenings, including mammograms and colonoscopies
- Some routine labs based on individual health status
- General counseling for undiagnosed topics and promoting healthy lifestyle/living
- Regular well-baby and well-child visits
- Flu shots and routine vaccinations against diseases such as measles, polio, or meningitis
- Counseling, screening, and vaccines to ensure healthy pregnancies

Preventive care is for asymptomatic patients and will not cover management, evaluation or treatment of current medical conditions.

What service are NOT considered preventative care?

Medical services for specific health issues or conditions, ongoing care, lab tests or other services necessary to manage or treat an already-identified medical issue or health condition are considered diagnostic care, not preventative care.

Be aware that your plan can require you to pay some costs of the office visit if the preventive service is not the primary purpose of the visit. For example, your appointment is for preventative care, but you also discuss a new health issue such as a rash or flu symptoms. Treatment for chronic disease or acute illness are not included in the preventative care benefit of health insurance plans.

Questions

Preventive care is often covered 100% by your health plan. Talk to your physician to know which covered preventive services are right for you — based on your age, gender, and health status.

Like all health services, coverage for preventative services is subject to the member's benefit plan.

SCHNECK