



## LIST OF PREVENTIVE CARE SERVICES COVERED AT 100% FOR NON-GRANDFATHERED GROUP PLANS

The Patient Protection and Affordable Care Act (PPACA) and the Health Care and Education Reconciliation Act of 2010 (HCERA) requires that certain plans provide each participant with preventive care services, medications, and immunizations. These preventive care benefits must be available to you at no charge (“no cost-sharing”).

Preventive care benefits are based on recommendations from the U.S. Preventive Services Task Force (with an “A” or “B” rating), the Center for Disease Control and Prevention, and Health Resources and Services Administration. These agencies continually consider new research and evidence to support their recommendations, so they are subject to change. More information about these agencies’ conclusions and recommendations is available on their respective websites.

The following lists are the currently recommended benefits. Each health plan may vary. Some health plans provide these benefits only if you use its Preferred Provider Network. Other plans may provide additional or better benefits. These extra services, however, may not be covered at 100%, but may be subject to a deductible, copay, or coinsurance. Check your benefit booklet for details on your plans coverage for preventive care services. If you have questions, please call Customer Service at the toll-free number listed on your medical ID card.

### Important Information

When you plan to see your health care provider for your check-up, be sure to let your provider know that your appointment is for preventive care. Services must be billed with a primary diagnosis of preventive, screening, counseling, or wellness. Your provider has access to current diagnostic and procedure codes associated with these services for correct claims submission.

Services that would otherwise be “preventive,” but are received during an inpatient stay, in an emergency room, or part of other diagnostic procedures or services, may be subject to deductible, copay, or coinsurance. Services received as part of follow-up care after a preventive care service usually will not be covered at no charge.

If you have questions about whether a service will be covered as “preventive,” please call Customer Service at the toll-free number listed on your medical ID card.



Services	Frequency/Comments
<b>Wellness Exam</b> Recommended annually to obtain appropriate screenings and counseling	Preventive care services are covered only once per year. Multiple services may be combined in a single visit, but some recommended screenings or counseling may require additional visits or contacts to complete.
<b>Abdominal Aortic Aneurysm</b> Screening for abdominal aortic aneurysm by ultrasonography in men ages 65-75 who have ever smoked	One screening per lifetime.
<b>Alcohol Misuse</b> Screen adults for alcohol misuse and provide counseling to those who drink at the risky or hazardous level	Multiple brief counseling sessions lasting about 10-15 minutes each are recommended.
<b>Blood Pressure</b> Screening for high blood pressure in adults aged 18 or older	Recommends obtaining measurements outside of clinical setting for diagnostic confirmation before starting treatment.
<b>Colorectal Cancer</b> Screening for colorectal cancer in adults beginning at age 50 and continuing until age 75 through fecal occult blood testing, sigmoidoscopy, or colonoscopy	Frequency may vary from 1-10 years depending on what screening test is ordered. Screening mandate does not include barium enema or fecal DNA.
<b>Depression</b> Screening for depression in the general adult population	Adequate systems should be in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up.
<b>Diabetes</b> Screening for abnormal blood glucose as part of cardiovascular risk assessment in adults aged 40 to 70 years who are overweight or obese	
<b>Fall Prevention</b> Screening for risk of falls in adults ages 65 and older who live in the community, but an in-depth exam to assess risk for falls may be useful for some older adults	Exercise or physical therapy and Vitamin D Supplements are recommended to prevent falls in older adults. Over-the-Counter (OTC) Vitamin D is available only with a written prescription.
<b>Healthy Diet and Physical Activity</b> Intensive behavioral counseling interventions for adults who are overweight or obese and have at least one other known risk factors for cardiovascular disease to promote a healthful diet and physical activity for cardiovascular disease prevention	All adults can improve their health through healthy eating and engaging in physical activity. Preventive care services do not include gym memberships or personal trainers. Check with your employer to see if your company offers any discounts for these services.
<b>Hepatitis B</b> Screening for Hepatitis B (HBV) infection in adults at high risk for infection, including those who: <ul style="list-style-type: none"> <li>• Were born in countries where HBV is common;</li> <li>• Were US-born but not vaccinated as an infant and whose parents came from a country where HBV is common;</li> <li>• Have HIV or a weakened immune system; or</li> <li>• Are undergoing dialysis</li> </ul>	Other factors may increase risk for HBV. Ask your health care provider if you might be at high risk.
<b>Hepatitis C</b> Screening for Hepatitis C virus [HCV] infection in adults at high risk for infection, including those who: <ul style="list-style-type: none"> <li>• Use injection drugs now or in the past; or</li> <li>• Had a blood transfusion before 1992</li> </ul>	A one-time screening for HCV infection is recommended for adults born between 1945 and 1965.
<b>HIV (Human Immune-Deficiency Virus)</b> Screening everyone ages 15-65 for HIV infection. Screening for teens younger than 15 and adults older than 65 if they are at increased risk for HIV infection	
<b>Lung Cancer</b> Screening for lung cancer in adults aged 55 to 80 who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years	
<b>Obesity in Adults</b> Screen all adults for a body mass index (BMI) of 30kg/m <sup>2</sup> or higher and recommend intensive, multi-component behavioral interventions to those who are obese	Recommend weight loss programs that have 12 to 26 sessions in a year and that include a variety of activities and strategies to help people lose weight.

Services	Frequency/Comments
<p><b>Sexually Transmitted Infections (STIs)</b> Screening for all adults at increased risk for STIs</p>	Counseling to prevent STIs involves providing basic information about STIs and how they are passed from person to person. Counseling can help develop skills to reduce changes of getting or spreading an STI.
<p><b>Syphilis</b> Screen all persons at increased risk for syphilis infection</p>	
<p><b>Tobacco Use</b> Screening and counseling for all adults who use tobacco products. Counseling includes four (4) tobacco cessation sessions of at least ten minutes each (telephone, group or individual counseling)</p>	Two (2) tobacco cessation attempts are covered per benefit year. Some tobacco cessation products are covered as preventive care medications and are provided at no charge. Check with your pharmacy benefits manager for specific benefits provided by your plan.
<p><b>Tuberculosis</b> Screening for latent tuberculosis infection in adults older than 18 years who are at increased risk of tuberculosis exposure and infection</p>	People who were born in or have lived in countries with high rates of tuberculosis are at increased risk. For a list of countries with high tuberculosis rates, see <a href="http://www.stoptb.org/countries/tbdata.asp">http://www.stoptb.org/countries/tbdata.asp</a> .

Services	Frequency/Comments
<p><b>Well-Baby and Well-Child Exams</b> Services at a well-child exam include history and physical exam; measurements of height, weight and body mass index (BMI). Other screenings and assessments are performed as recommended at various ages</p>	Infants should have a well-baby exam at frequent intervals from birth to age 3. Children from ages 3-18 should have a well-child exam every year. For a detailed schedule of recommended screenings, assessments, and immunizations for each age, see the Periodicity Schedule at <a href="https://brightfutures.aap.org">https://brightfutures.aap.org</a>
<p><b>Alcohol and Drug Use Assessment</b> Risk assessment in adolescents age 12 through 17</p>	American Academy of Pediatrics has recommended new screening tools for risk assessment.
<p><b>Anemia</b> Risk assessment at ages 15 and 30 months for hematocrit or hemoglobin screening to detect anemia</p>	
<p><b>Critical Congenital Heart Disease</b> Screening for all newborns for critical congenital heart disease before leaving the hospital</p>	
<p><b>Dental Caries</b> Screening for dental caries and application of fluoride varnish from appearance of the first tooth through age 5</p>	Fluoride supplementation is also recommended for children where fluoride is not in the primary water source. Both forms of fluoride are covered as preventive care medications.
<p><b>Depression</b> Screening annually for depression in adolescents beginning at age 12 through 21</p>	American Academy of Pediatrics has recommended new screening tools to assess depression.
<p><b>Developmental/Behavioral Assessment</b> Screening for age-appropriate developmental progress in children up to age 3. Subsequent age-appropriate psychosocial and behavioral assessments extend to all children and adolescents</p>	Developmental surveillance should occur at most well-child visits. Developmental and psychosocial issues for children and adolescents may require counseling and treatment visits apart from preventive care visits. Screening for autism in children ages 3 and younger who have no obvious signs or symptoms is neither recommended nor discouraged.
<p><b>Dyslipidemia</b> Screening for dyslipidemia, or high cholesterol, is recommended for children between ages 9 and 11</p>	

Services	Frequency/Comments
<b>Hearing Screening</b> Screening for hearing in all newborn infants; then screen hearing with audiometry once during each age group: 11-14; 15-17; and 18-21	Newborn screening is typically performed in the birth facility or as part of a wellness office visit in the event of a home birth.
<b>Height, Weight and Body Mass Index Measurements</b> One measurement at each of the following age groups: 0-11 months; 1-4 years; 5-10 years; 11-14 years; 15-17 years	Part of well-baby and well-child exams.
<b>Hemoglobinopathies</b> For sickle cell disease in newborns	Service is typically performed in the birth facility or as part of a wellness office visit in the event of a home birth.
<b>Hepatitis B</b> Screen for Hepatitis B (HBV) infection in adolescents 11-17 years who are at high risk, including adolescents who: <ul style="list-style-type: none"> <li>• Adolescents who are from countries with 2% or more Hepatitis B prevalence; and</li> <li>• US-born adolescents not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence</li> </ul>	Other factors may increase risk for HBV. Ask your health care provider if you might be at high risk.
<b>HIV (Human Immune-Deficiency Virus)</b> Screening of all adolescents ages 15 to 18 years and younger adolescents who are at increased risk for HIV infection	
<b>Hypothyroidism</b> Screening for low production of thyroid hormone in infants between 2 and 4 days of age.	Infants discharged before 48 hours of life should be tested immediately. In the event of a home birth, testing should occur as part of the next wellness office visit.
<b>Interpersonal and Domestic Violence</b> Screening for interpersonal and domestic violence, which includes physical violence, sexual violence, stalking and psychological aggression (including coercion), reproductive coercion, neglect, and threats of violence or abuse, or both	Screening should occur at least annually regardless of whether the patient presents with any signs or symptoms of abuse. When needed, initial interventions are recommended, including referrals to counseling, education, harm reduction strategies, and referral to appropriate supportive services.
<b>Obesity</b> Screen children aged 6 years and older for obesity.	Comprehensive, intensive behavioral interventions are recommended to promote healthy diet and physical activity.
<b>Oral Health Risk Assessment</b> One assessment for each of the following age groups: 0-11 months; 1-4 years; and 5-10 years	
<b>Phenylketonuria (PKU)</b> Screening for PKU (a rare inherited disorder that affects processing of certain amino acids) in newborns	Service is typically performed in the birth facility or as part of a wellness office visit in the event of a home birth.
<b>Sexually Transmitted Infections (STIs)</b> High-intensity behavioral counseling to prevent STIs for all sexually active adolescents	
<b>Skin Cancer</b> Counseling children, adolescents, and young adults aged 10 to 18 years who have fair skin about minimizing their exposure to ultraviolet radiation to reduce risk for skin cancer	
<b>Tobacco Use</b> Screen for tobacco use in school-aged children and adolescents	Interventions include education or brief counseling to prevent initiation of tobacco use.
<b>Tuberculin Test</b> One test for children at higher risk of tuberculosis at each of the following age groups: 0-11 months; 1-4 years; 5-10 years; 11-14 years; 15-17 years	
<b>Visual Acuity in Children</b> Screening all children at least once between the ages of 3 and 5 years to detect the presence of amblyopia or its risk factors	
<b>Well-Woman Exams</b> Well-woman preventive care exams are available to adolescents that are age and developmentally appropriate	See Women's Preventive Care for covered services.

Services	Frequency/Comments
<p><b>Well-Woman Exams</b> Well-woman preventive care visit annually for adult women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception care. This well-woman visit should, where appropriate, include other preventive services listed in this set of guidelines</p>	Preventive care services may be combined in a single visit, but additional visits may be needed to obtain all recommended preventive services.
<p><b>Alcohol and Drug Use Assessment</b> Screen pregnant women for alcohol misuse and provide counseling to those who drink at the risky or hazardous level</p>	Brief counseling sessions lasting about 10-15 minutes each are recommended.
<p><b>Anemia (Iron Deficiency)</b> Test for anemia in asymptomatic pregnant women</p>	
<p><b>Bacteriuria</b> Screening for asymptomatic bacteriuria with urine culture for pregnant women at 12 - 16 weeks' gestation or at the first prenatal visit, if later</p>	
<p><b>BRCA Genetic Testing for Breast and Ovarian Cancer</b> For women whose family history is associated with an increased risk for deleterious mutations in BRCA1 or BRCA2 genes</p>	This test requires pre-approval. Contact Trusteed Plans Member Services at the phone number listed on your medical ID card for a pre-service review to see if coverage is approved.
<p><b>Breast Cancer [Mammography]</b> For women aged 50-74 or over every 2 years, with or without clinical breast examination</p>	Preventive medications may be recommended if women are determined to be at risk.
<p><b>Breast-feeding Counseling, Supplies, and Counseling</b> Comprehensive lactation (breast-feeding) support and counseling by a trained provider during pregnancy and/or in the postpartum period</p>	Certain breast pumps for nursing mothers are covered through Preferred Providers.
<p><b>Cervical Cancer</b></p> <ul style="list-style-type: none"> <li>• Women ages 21-29 (with cytology [pap smear] every 3 years)</li> <li>• Women ages 30-65 (with only cytology [pap smear] every 3 years; with cytology and human papilloma virus [HPV] testing every 5 years)</li> </ul>	
<p><b>Chemoprevention of Breast Cancer</b> Recommends clinicians engage in shared, informed decision-making with women who are at increased risk for breast cancer about medications to reduce their risk</p>	
<p><b>Chlamydia</b> Screening for sexually active women age 24 years or younger and in older women who are at increased risk for infection</p>	
<p><b>Contraceptive Care</b> Contraceptive counseling, initiation of contraceptive use, and follow-up care, including management, evaluation, changes to and removal or discontinuation of the contraceptive method</p>	All FDA-approved contraceptive methods, effective family planning practices and sterilization procedures are available as part of contraceptive care. Certain employers may be exempt from covering contraceptives because of their religious beliefs.
<p><b>Gestational Diabetes</b> Screening for high risk of diabetes in pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women</p>	Women with risk factors for diabetes mellitus should be screened for pre-existing diabetes before 24 weeks of gestation, ideally at the first prenatal visit.
<p><b>Gonorrhea</b> Screen all sexually active women, including:</p> <ul style="list-style-type: none"> <li>• Pregnant women if they are at increased risk for infection</li> <li>• Women who age 24 or younger</li> <li>• Women who have other individual or population risk factors</li> </ul>	
<p><b>Hepatitis B</b> Screen all pregnant women at first prenatal visit</p>	
<p><b>HIV (Human Immune-Deficiency Virus)</b> Screen all women over age 18 to age 65 and older if at increased risk of infection</p>	
<p><b>Interpersonal and Domestic Violence</b> Screening all women of childbearing age for interpersonal and domestic violence, which includes physical violence, sexual violence, stalking and psychological aggression (including coercion), reproductive coercion, neglect, and threats of violence or abuse, or both</p>	Screening should occur at least annually regardless of whether the patient presents any signs or symptoms of abuse. When needed, initial interventions are recommended, including referrals to counseling, education, harm reduction strategies, and referral to appropriate supportive services.



Services	Frequency/Comments
<b>Osteoporosis (Bone Density)</b> For all women age 65 or older and women younger than 65 who are at increased risk	
<b>Rh Incompatibility</b> <ul style="list-style-type: none"> <li>Rh (D) blood typing and antibody testing for all pregnant women during their first pregnancy-related visit</li> <li>Repeated Rh (D) antibody testing for all unsensitized Rh (D)-negative women at 24-28 weeks gestation unless the biological father is known to be Rh (D)-negative</li> </ul>	Initial testing is part of the obstetric panel.
<b>Sexually Transmitted Infections (STIs)</b> Screening and behavioral counseling for all women who are at increased risk for STIs	
<b>Surgical Sterilizations for Women with Reproductive Capacity</b> Surgical sterilization for women wanting a permanent form of birth control	Contraceptive care does not include hysterectomy as a surgical sterilization.
<b>Syphilis</b> <ul style="list-style-type: none"> <li>Screen all pregnant women for syphilis infection</li> <li>Screen all non-pregnant women at increased risk for syphilis infection</li> </ul>	
<b>Tobacco Use Counseling &amp; Intervention</b> Recommends advising pregnant women to stop using tobacco and provide behavioral interventions for cessation	

Medications	Frequency/Comments
<b>Aspirin for Prevention of Cardiovascular Disease in Adults</b> Aspirin for the prevention of cardiovascular disease and colorectal cancer in adults ages 50-59 who: <ul style="list-style-type: none"> <li>Have a 10-year cardiovascular risk of 10% or greater;</li> <li>Are not at increased risk for bleeding;</li> <li>Have a life expectancy of at least 10 years; and</li> <li>Are willing to take low-dose aspirin daily for at least 10 years</li> </ul>	Over the counter (OTC) Aspirin (81mg) is available only with a written prescription.
<b>Aspirin for Prevention of Morbidity and Mortality from Preeclampsia</b> Recommends the use of low-dose aspirin (81 mg/d) as preventive medication after 12 weeks of gestation in women who are at high risk for preeclampsia	Over the counter (OTC) Aspirin (81mg) is available only with a written prescription.
<b>Breast Cancer Preventive Medications</b> For women who are at increased risk for breast cancer and at low risk for adverse medication effects, risk reducing medications such as tamoxifen and raloxifene may be prescribed	Limits and pre-authorizations may apply to covered medications. Contact Rx Member Services at the phone number listed on your medical ID card for more information.
<b>Contraception/Birth Control</b> Food and Drug Administration-approved contraceptive methods with a prescription from a health care provider for women with reproductive capacity	Contact Rx Member Services at the phone number listed on your medical ID card for a complete and current list of birth control covered by your plan. Certain employers may be exempt from covering contraceptives because of their religious beliefs.
<b>Fluoride Supplementation</b> Oral fluoride supplementation at currently recommended doses to preschool children greater than 6 mo. of age whose primary water source is deficient in fluoride	Fluoride varnish may also be covered. Age limits may apply. Contact Rx Member Services at the phone number listed on your medical ID card for further information.
<b>Folic Acid Supplementation</b> For all women planning or capable of pregnancy to take a daily supplement containing 0.4 - 0.8 mg [400-600 mcg] of folic acid	Over-the-Counter (OTC) folic acid supplements are available only with a written prescription
<b>Gonorrhea Prophylactic Medication</b> Ocular topical medication for all newborns against gonococcal ophthalmia neonatorum	Medication is typically administered in the birth facility or as part of a wellness office visit in the event of a home birth.
<b>Immunizations</b>	See the separate list of immunizations that are covered under preventive care services.
<b>Iron Supplements</b> Prevent low red blood cell levels for children 6 to 12 months at risk for anemia	Over-the-Counter (OTC) iron supplements are available only with a written prescription.

Medications	Frequency/Comments
<p><b>Statins</b>                      Low- to moderate-dose statins are recommended for adults ages 40-75 without a history of cardiovascular disease if they:</p> <ul style="list-style-type: none"> <li>• Have one or more cardiovascular disease risk factors (dyslipidemia, diabetes, hypertension or smoking); and</li> <li>• Have a calculated 10-year risk of a cardiovascular event of 10% or greater</li> </ul>	<p>Statins are lipid-lowering medications that reduce the risk of having a CVD event. Statins are available only with a written prescription. For information about medications covered by your plan, contact Rx Member Services at the phone number on your medical ID card.</p>
<p><b>Tobacco Cessation</b>                      Prescription only for the following drugs:</p> <ul style="list-style-type: none"> <li>• Bupropion</li> <li>• Chantix</li> <li>• Nicotine replacement therapy nasal spray, gum, lozenges, or patches</li> <li>• Nicotine replacement therapy inhaler</li> </ul>	<p>Over-the-counter tobacco cessation products are not usually covered. For information about medications covered by your plan, contact Rx Member Services at the phone number on your medical ID card.</p>
<p><b>Vitamin D Supplementation</b></p>	<p>Over-the-Counter (OTC) Vitamin D is available only with a prescription</p>

Immunizations for Children from Birth to Age 18	Frequency/Comments
<ul style="list-style-type: none"> <li>• Diphtheria, Tetanus-Acellular, Pertussis (DTap)</li> <li>• Haemophilus Influenzae Type B (Hib)</li> <li>• Hepatitis A</li> <li>• Hepatitis B</li> <li>• Human Papillomavirus (HPV)</li> <li>• Inactivated Poliovirus (IPV)</li> <li>• Influenza (Flu)</li> <li>• <b>Measles, Mumps, Rubella (MMR)</b></li> <li>• Meningococcal</li> <li>• Pneumococcal</li> <li>• Rotavirus</li> <li>• Varicella (Chicken Pox)</li> </ul>	<p>Doses, recommended ages and recommended populations vary. All recommended routine immunizations will be allowed with no cost-share.</p>
Immunizations for Adults	Frequency/Comments
<ul style="list-style-type: none"> <li>• Diphtheria</li> <li>• Hepatitis A</li> <li>• Hepatitis B</li> <li>• Herpes Zoster</li> <li>• Human Papillomavirus (HPV)</li> <li>• Influenza (flu shot)</li> <li>• Measles</li> <li>• Meningococcal</li> <li>• Mumps</li> <li>• Pertussis</li> <li>• Pneumococcal</li> <li>• Rubella</li> <li>• Shingles*</li> <li>• Tetanus</li> <li>• Varicella (Chickenpox)</li> </ul>	<p>Doses, recommended ages and populations vary. All recommended routine immunizations will be allowed with no cost-sharing.</p>
<p><i>For Immunization Schedules, refer to the CDC at <a href="http://www.cdc.gov/vaccines/schedules/index.html">http://www.cdc.gov/vaccines/schedules/index.html</a></i></p>	
<p><i>* The shingles vaccine is covered in accordance with the Food and Drug Administration (FDA) guidelines. Zostavax is FDA approved for people over the age of 50.</i></p>	