

Preventive health care

A guide to understanding what it is and what's covered

Your health care plan covers certain preventive care services. Using these services at the right time can help you stay healthier by:

- Preventing certain illnesses and health conditions from happening; or
- Detecting health problems at early stages, when they may be easier to treat.

When you receive care in-network, it generally is at a lower cost to you. Depending on your plan, in-network preventive care services may be covered at 100% – but be sure to check your plan materials for details about your specific medical plan age and frequency limits.

To make sure you get the care you need – without any unexpected costs – it's important for you to know:

- What preventive care services are; and
- Which services your health plan will cover.

What are preventive care services?

Preventive care services are provided during a wellness exam. You and your doctor will determine what tests and health screenings are right for you. The screenings are based on the following:

- Age
- Gender
- Personal health history
- Current health

You don't need to have symptoms or be diagnosed with a health issue to receive preventive care services. For example, a flu shot is given to prevent the flu. Other services like mammograms help detect illnesses when there aren't any symptoms. Even if you're in the best shape of your life, a serious condition with no symptoms may put your health at risk.

What isn't a preventive care service?

During your wellness exam, you may receive services that are not considered preventive care services. For example, if your doctor determines that you have a medical issue and you have additional screenings and tests done after a diagnosis is made, this is no longer considered preventive. These services will be considered under your plan's medical benefits, not your preventive care benefits. This means you may be responsible for paying a different share of the cost than you do for preventive care services.

Questions?

Talk with your doctor or call Included Health's dedicated care team at **833.938.9874**; available 24/7.

The charts on the following pages list services and supplies that are considered "preventive care" under your plan.

Wellness exams

Service	Group	Age, frequency
Well-baby/well-child/well-person exams, including annual well-woman exam (may include height, weight, head circumference, BMI, blood pressure, history, anticipatory guidance, education regarding risk reduction, Behavioral/Social/Emotional Screening)	  	• Birth, 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months (3 visits in year 3) • Additional visit at 2–4 days for infants discharged less than 48 hours after delivery • Ages 3 to 21 once a year • Ages 22 and older periodic visits, as doctor advises

The following routine immunizations are currently designated preventive services

Service	Service
COVID-19	Measles, mumps and rubella (MMR)
Diphtheria, tetanus toxoids and acellular pertussis (DTaP, Tdap, Td)	Meningococcal (MCV)
Haemophilus influenzae type b conjugate (Hib)	Pneumococcal (pneumonia)
Hepatitis A (HepA)	Poliovirus (IPV)
Hepatitis B (HepB)	Rotavirus (RV)
Human papillomavirus (HPV) (age and gender criteria apply depending on vaccine brand)	Varicella (chickenpox)
Influenza vaccine	Zoster (shingles)

You may view the immunization schedules on the CDC website: cdc.gov/vaccines/schedules/.

Health screenings and interventions

Service	Group	Age, frequency
Alcohol misuse screening	  	All adults; adolescents ages 11–21
Anemia screening		Pregnant women
Aspirin to prevent cardiovascular disease or to reduce risk for preeclampsia ¹	 	Men ages 45–79; women ages 55–79 Pregnant women at risk for preeclampsia
Autism screening		18, 24 months
Bacteriuria screening		Pregnant women
Breast cancer screening (mammogram and ultrasound)		Women ages 40 and older, every 1–2 years*
Breast-feeding support/counseling, supplies ²		During pregnancy and after birth
Cervical cancer screening (Pap test) HPV DNA test with Pap test		Women ages 21–65, every year Women ages 30–65, every 5 years
Chlamydia screening		Sexually active women ages 24 and under and older women at risk
Cholesterol/lipid disorders screening	  	No age limits apply to cholesterol/lipid screenings
Colon cancer screening	 	The following tests will be covered for colorectal cancer screening (no age limit applies): • Fecal occult blood test (FOBT) or fecal immunochemical test (FIT) annually** • Flexible sigmoidoscopy every 5 years** • Double-contrast barium enema (DCBE) every 5 years** • Colonoscopy every 5 years • Computed tomographic colonography (CTC)/virtual colonoscopy every 5 years – Requires precertification**

*All follow-up breast ultrasounds are covered as preventive at 100% in-network.

** Follow-up colonoscopy is covered as preventive at 100% in-network following a positive result every 5 years.

 = Men  = Women  = Children/adolescents

Health screenings and interventions

Service	Group	Age, frequency
Congenital hypothyroidism screening		Newborns
Critical congenital heart disease screening		Newborns before discharge from hospital
Contraception counseling/education Contraceptive products and services ^{1,3,4}		Women with reproductive capacity
Depression screening ⁵	  	Ages 11-21; all adults
Developmental screening		9, 18, 30 months
Developmental surveillance		Newborn, 1, 2, 4, 6, 12, 15, 24 months; at each visit ages 3 to 21
Diabetes screening	 	Adults with sustained blood pressure greater than 135/80
Discussion about potential benefits/risk of breast cancer preventive medication ¹		Women at risk
Dental cavity prevention Evaluate water source for sufficient fluoride; if deficient prescribe oral fluoride ¹ Application of fluoride varnish to primary teeth at time of eruption (in primary care setting)		Children older than 6 months Children through age 6
Domestic and interpersonal violence screening		All women
Fall prevention in older adults (Physical therapy, and prescription-strength vitamin D supplementation [subject to Pharmacy benefit])	 	Community-dwelling adults ages 65 and older with risk factors
Folic acid supplementation ¹		Women planning or capable of pregnancy
Genetic counseling/evaluation and BRCA1/BRCA2 testing		Women at risk - Genetic counseling must be provided by an independent board-certified genetic specialist prior to BRCA1/BRCA2 genetic testing - BRCA1/BRCA2 testing requires precertification
Gestational diabetes screening		Pregnant women
Gonorrhea screening		Sexually active women ages 24 years and younger and older women at risk
Hearing screening (not complete hearing examination)		All newborns by 1 month; ages 4, 5, 6, 8, and 10 or as doctor advises
Healthy diet and physical activity counseling	  	Ages 6 and older - to promote improvement in weight status; overweight or obese adults with risk factors for cardiovascular disease
Hemoglobin or hematocrit		12 months
Hepatitis B screening	  	Pregnant women; adolescents and adults at risk
Hepatitis C screening	 	Adults at risk; one-time screening for adults born between 1945 and 1965
HIV screening and counseling	  	Pregnant women; adolescents and adults 15 to 65 years; younger adolescents and older adults at risk; sexually active women, annually
Iron supplementation (prescription strength only - subject to Pharmacy benefit) ¹		6-12 months for children at risk
Lead screening		12, 24 months
Lung cancer screening (low-dose computed tomography)	 	Adults ages 50 to 80 who currently smoke, or have quit within the past 15 years. Computed tomography requires precertification.
Metabolic/hemoglobinopathies (according to state law)		Newborns
Obesity screening/counseling	  	Ages 6 and older; all adults
Oral health evaluation/assess for dental referral		12, 18, 24, 30 months; ages 3 and 6

Health screenings and interventions

Service	Group	Age, frequency
Osteoporosis screening		Ages 65 or older (or under age 65 for women with fracture risk as determined by Fracture Risk Assessment Score). Computed tomographic bone density study requires precertification.
Phenylketonuria (PKU) screening		Newborns
Ocular (eye) medication to prevent blindness		Newborns
Prostate cancer screening (PSA)		Men ages 40 and older (no frequency limit)
Rh incompatibility test		Pregnant women
Sexually transmitted infections (STI) counseling	  	Sexually active women, annually; sexually active adolescents; and men at increased risk
Sexually transmitted infections (STI) screening		Adolescents ages 11–21
Sickle cell disease screening		Newborns
Skin cancer prevention counseling to minimize exposure to ultraviolet radiation	  	Ages 10–24
Syphilis screening	  	Individuals at risk; pregnant women
Tobacco use cessation: counseling/interventions ¹	 	All adults ¹ ; pregnant women. Call Quit for Life offered through Optum at 866.784.8454.
Tobacco use prevention (counseling to prevent initiation)		School-age children and adolescents
Tuberculin test		Children and adolescents at risk
Ultrasound aortic abdominal aneurysm screening		Men ages 65–75 who have ever smoked
Vision screening (not complete eye examination)		Ages 3, 4, 5, 6, 8, 10, 12, 15 and 18 or as doctor advises

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1. Subject to the terms of the JPMorganChase prescription drug coverage, certain drugs and products may be covered at 100%. Your doctor is required to give you a prescription, including for those that are available over the counter, for them to be covered under your Pharmacy benefit. Cost sharing may be applied for brand-name products where generic alternatives are available. Please refer to The Cigna Healthcare “No Cost Preventive Medications by Drug Category” Guide for information on drugs and products with no out-of-pocket cost. Call CVS Caremark at 800.588.4456 or log in to CVS Caremark website for more details.
2. Subject to the terms of your plan’s medical coverage, breast-feeding equipment rental and purchase of supplies may be covered at the preventive level. Your doctor is required to provide a prescription, and the equipment and supplies must be ordered through eviCore, The Cigna Healthcare national durable medical equipment vendor. Precertification is required for some types of breast pump equipment. To obtain the breast pump and initial supplies, contact eviCore at 800.298.4806. To obtain replacement supplies, contact Edgepark Medical Supplies at 800.321.0591.
3. Examples include oral contraceptives; diaphragms; hormonal injections and contraceptive supplies (spermicide, female condoms); emergency contraception.
4. Subject to the terms of your plan’s medical coverage, contraceptive products and services such as some types of IUDs, implants and sterilization procedures may be covered at the preventive level. Check your plan materials for details about your specific medical plan.
5. Depression screening includes screening for suicide risk.

These preventive health services are based on recommendations from the U.S. Preventive Services Task Force (A and B recommendations), the Advisory Committee on Immunization Practices (ACIP), the American Academy of Pediatrics’ Periodicity Schedule of the Bright Futures Recommendations for Pediatric Preventive Health Care, the Uniform Panel of the Secretary’s Advisory Committee on Heritable Disorders in Newborns and Children and, with respect to women, evidence-informed preventive care and screening guidelines supported by the Health Resources and Services Administration. For additional information on immunizations, visit the immunization schedule section of www.cdc.gov. This document is a general guide. It’s not medical advice. Always discuss your particular preventive care needs with your doctor.

Exclusions

This document provides highlights of preventive care coverage generally. Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). For the specific coverage terms of your plan, refer to the Evidence of Coverage, Summary Plan Description or Insurance Certificate.

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