



# SUMMARY OF PREVENTIVE CARE SERVICES

Your plan pays 100% of certain preventive care services with no out-of-pocket costs to you.

Preventive care is routine health care that includes screenings, checkups and patient counseling to help prevent illnesses, disease or other health problems. There may be some exceptions, so it's important to know what qualifies as preventive care and what questions to ask your doctor to avoid extra costs.

## WHICH TYPES OF SERVICES ARE COVERED AT 100%?

Preventive care is covered at 100% when 1) it is provided by an in-network doctor\*, 2) the claim is filed as a preventive visit and 3) services are identified as preventive care under the Affordable Care Act (ACA). **This list is not complete, so make sure you check the full list of services and any limitations, such as how often you should have these tests, on our website at [BlueCrossNC.com/Preventive](http://BlueCrossNC.com/Preventive).**

### MEN



#### Adult screening tests:

- Abdominal aortic aneurysm
- Blood pressure
- Cholesterol
- Colon cancer
- Depression
- Diabetes
- Lung cancer

#### Other services:

- Immunizations, including flu shot
- Obesity screening and counseling
- Quitting tobacco
- Sexually transmitted infection (STI) counseling

### WOMEN



#### Adult screening tests:

- Blood pressure
- Breast cancer counseling for genetic testing
- Cervical cancer screening (Pap test and/or HPV)
- Chlamydia and gonorrhea
- Cholesterol
- Colon cancer
- Depression
- Diabetes
- Lung cancer
- Mammogram (breast cancer)
- Osteoporosis

#### Other services:

- Contraception
- Immunizations, including flu shot
- Intimate partner violence
- Obesity screening and counseling
- Quitting tobacco
- Sexually transmitted infection (STI) counseling

### PREGNANT WOMEN

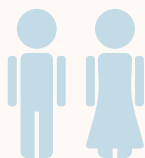
#### Pregnancy-related screening tests:

- Bacteria in urine
- Gestational diabetes
- Hepatitis B
- Iron deficiency anemia
- Postpartum depression

#### Pregnancy-related services:

- Breastfeeding support, supplies and counseling
- Folic acid supplementation

### INFANTS, CHILDREN AND TEENS



#### Routine services and screening tests:

- Developmental and behavioral
- Fluoride dental varnish and oral health check
- Hearing/vision test
- Immunizations, including flu shot
- Newborn and infant screenings
- Well-baby/well-child care

#### Other services:

- Depression screening
- Lead exposure test
- Obesity counseling
- Sexually transmitted infection (STI) screening and counseling
- Tobacco and alcohol use counseling

## AVOID EXTRA COSTS

### Questions to ask your doctor

#### When you schedule your appointment:

**Ask:** Is my doctor in my plan's network?\*

**Say:** I want preventive care screenings and tests that are 100% covered by my plan.

#### When you get to your appointment:

##### Ask your doctor:

- + Will any additional tests or treatments I get during my appointment not be considered preventive care?
- + Will talking about other topics that are not considered preventive care during my appointment lead to out-of-pocket costs?
- + Can any routine lab work be sent to a Blue Cross and Blue Shield of North Carolina (Blue Cross NC) in-network lab to lower any out-of-pocket costs?

### These services are not covered at 100%

Below are examples of common services your doctor may do that are not 100% covered preventive care and that may cost you money at your doctor's office or lab:

- Chest X-rays
- EKGs (electrocardiograms)
- Hormone tests
- Thyroid tests
- Urine test
- Vitamin D tests

### The ACA has identified certain services as preventive care to be paid at 100%

- These benefits are available for members of non-grandfathered individual health insurance plans.
- If you get benefits from your employer, you may also have these benefits. If the Summary of Benefits section of your benefit booklet contains PREVENTIVE CARE covered under federal law, then you have these benefits at no charge IN-NETWORK.
- These benefits are currently in effect unless otherwise noted.
- Check your benefit booklet for details on other preventive care benefits.
- This information is a reference tool and does not guarantee payment of any claims.

\* Confirm in-network doctors and facilities in the Find a Doctor tool by visiting [BlueCrossNC.com/Content/ProviderSearch](http://BlueCrossNC.com/Content/ProviderSearch).

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