



# PREVENTION MAKES GOOD HEALTH POSSIBLE

We cover the preventive services listed on this flier with no copayment, coinsurance, or deductible in the following types of commercial (non-Medicare) health plans with plan years that begin on or after January 1, 2015:

- All individual and family plans, except grandfathered plans\*
- All small group plans
- All large group plans other than grandfathered plans\* and retiree-only plans
- All grandfathered\* and retiree-only large group plans that choose to cover these services at no cost share

For more information, see your *Evidence of Coverage, Certificate of Insurance, or Membership Agreement*, or talk to your employer's benefits administrator.

## What's new

Among the benefit changes for 2015, most of our plans will now cover the following services:

- Prescribed medications for breast cancer prevention in high-risk women (effective for plan years beginning on or after October 1, 2014)
- Lung cancer screenings (effective for plan years beginning on or after January 1, 2015)
- Hepatitis B screening for high-risk adults and adolescents (effective for plan years beginning on or after January 1, 2015)

## Preventive services for men and women

- Abdominal aortic aneurysm screening (one time for men 65 to 75 who have ever smoked)
- Age-appropriate preventive medical examinations
- Annual lung cancer screening with low-dose computed tomography in adults 55 to 80 who are at high risk based on their current or past smoking history
- Blood pressure screening
- Cholesterol screening, if at higher risk of cardiovascular disease
- Colon cancer screening (for adults 50 to 75)
- Depression screening
- Diabetes screening (type 2) for adults with high blood pressure
- Discussions with primary care physician about:
  - Alcohol misuse
  - Aspirin use, if at higher risk of cardiovascular disease
  - Diet, if at higher risk for chronic disease
  - Obesity and weight management
  - Sexually transmitted infections prevention
  - Tobacco cessation
- Hepatitis B screening (for adults at higher risk)
- Hepatitis C screening (for adults born between 1945 and 1965)
- Immunizations (doses, recommended ages, and recommended populations vary):

- Hepatitis A
- Hepatitis B
- Herpes zoster
- Human papillomavirus
- Influenza
- Measles, mumps, rubella
- Meningococcal (meningitis)
- Pneumococcal
- Tetanus, diphtheria, pertussis
- Varicella
- Over-the-counter drugs when prescribed by your doctor for preventive purposes:
  - Aspirin to reduce the risk of heart attack
  - Vitamin D supplements for adults to prevent falls
- Physical therapy to prevent falls (for community-dwelling adults 65 and older who are at increased risk of falling)
- Sexually transmitted infections screening (for adults at higher risk)
  - Chlamydia
  - Gonorrhea
  - HIV
  - Syphilis (including all pregnant women)

## Additional preventive services for women

- Anemia screening (for pregnant women)
- BRCA genetic counseling to assess risk of carrying breast/ovarian cancer genes (for those who meet U.S. Preventive Services Task Force guidelines)

- BRCA genetic testing (for high-risk women and when services are ordered by a plan physician)
- Breastfeeding equipment
- Cancer screening:
  - Breast cancer (mammography for women 40 and older)
  - Cervical cancer (for women 21 to 65)
- Contraceptive devices and drugs (FDA-approved and prescribed by your doctor), contraceptive device removal, and female sterilizations†
- Discussions with primary care physician about:
  - Breastfeeding and comprehensive lactation support
  - Chemoprevention for breast cancer (if at higher risk)
  - Contraceptive methods
  - Family history of breast and/or ovarian cancer
  - Folic acid supplements (if you may become pregnant)
  - Interpersonal and domestic violence
  - Preconception care
- Hepatitis B screening (for pregnant women at their first prenatal visit)
- Gestational diabetes screening (for pregnant women at high risk, or women 24 and 28 weeks pregnant)
- Osteoporosis screening (for women 65 or older, and those at higher risk)
- Over-the-counter folic acid for women to reduce the risk of birth defects when prescribed by your doctor for preventive purposes
- Prescribed, FDA-approved medications for breast cancer prevention (if at higher risk, 35 and older with no prior history of breast cancer)

- Rh incompatibility screening (for pregnant women) and follow-up testing (for those at higher risk)
- Routine prenatal care visits
- Urinary tract or other infection screening (for pregnant women)

### Preventive services for children

- Age-appropriate preventive medical examinations
- Autism screening by primary care physician (at 18 months and 24 months)
- Behavioral assessments by primary care physician (throughout development)
- Cervical dysplasia screening (for sexually active females)
- Congenital hypothyroidism screening (newborns)
- Developmental screening (under 3 years) and surveillance (throughout childhood) by primary care physician
- Discussions with primary care physician about:
  - Alcohol and drug use assessments for adolescents
  - Fluoride supplements for children who have no fluoride in their water source
  - Iron supplements for children 6 months to 12 months at risk for anemia
  - Obesity screening and counseling
  - Sexually transmitted infection prevention for adolescents at higher risk
- Dyslipidemia screening (for children at higher risk of lipid disorders)
- Gonorrhea prevention medication for the eyes (newborns)
- Hearing screening (newborns)
- Height, weight, and body mass index (BMI) measurements (throughout development)
- Hematocrit or hemoglobin screening
- Hemoglobinopathies or sickle cell screening (newborns)
- Hepatitis B screening (for adolescents at higher risk)
- HIV screening (for adolescents at higher risk)
- Immunizations (from birth to 18 years; doses, recommended ages, and recommended populations vary):
  - Diphtheria, tetanus, pertussis
  - *Haemophilus influenzae* type B
  - Hepatitis A
  - Hepatitis B
  - Human papillomavirus
  - Inactivated poliovirus
  - Influenza
  - Measles, mumps, rubella
  - Meningococcal (meningitis)
  - Pneumococcal
  - Rotavirus
  - Varicella
- Lead screening (for children at risk of exposure)
- Medical history (throughout development)
- Oral health risk assessments by primary care physician (young children)
- Over-the-counter drugs when prescribed by your doctor for preventive purposes:
  - Iron supplements for children to reduce the risk of anemia
  - Oral fluoride for children to reduce the risk of tooth decay

- Phenylketonuria screening (newborns)
- Tuberculin testing (for children at higher risk of tuberculosis)
- Vision screening

### Additional state- or region-mandated services

For health plans issued in one of these states, additional state- or region-mandated preventive services are also listed for that state.

#### California

- Artificial insemination and sperm collection, processing, and testing for HIV-negative women who wish to conceive using sperm from HIV-positive donors
- First postpartum visits<sup>†</sup>
- Prostate cancer screenings (e.g., prostate-specific antigen testing and digital rectal examination)
- Retinal photography screenings for adults and children
- Travel immunizations

#### Colorado

- Breast cancer screening for all at-risk individuals regardless of age
- Colon cancer screening for all at-risk individuals regardless of age

#### Georgia

- Ovarian cancer surveillance test for women over 35 or at risk
- Prostate cancer screenings

#### Maryland

- Labs and X-rays associated with well-child visits
- Routine hearing examinations (screenings for newborns)
- Prostate cancer screenings

#### Oregon

- First postpartum visits
- Prostate cancer screenings

#### Virginia

- Labs and X-rays associated with well-child visits
- Prostate cancer screenings

#### Washington

- First postpartum visits

#### Washington, D.C.

- Labs and X-rays associated with well-child visits
- Prostate cancer screenings

\*Grandfathered plans are plans that have been in existence since on or before March 23, 2010, and that meet certain requirements. Grandfathered plans are exempt from some of the changes required under the Affordable Care Act.

<sup>†</sup>Some employer groups are not required to cover these services. For more information, see your *Evidence of Coverage* or talk to your employer's benefits administrator.

<sup>‡</sup>California health savings account-compliant plans do not cover postpartum visits without a copayment, coinsurance, or deductible.

The required preventive services are based on recommendations by the United States Preventive Services Task Force, the Health Resources and Services Administration, and the Centers for Disease Control and Prevention. The services listed in this document may be subject to certain guidelines, such as age and frequency. They may be subject to cost sharing if they are not provided in accord with these guidelines.

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