

Using Your Preventive Benefits

Your LifeWise Assurance Company plan covers in-network preventive care in full (please review your plan booklet for in-network definition). So, go ahead and use your preventive benefits. They're a good way to maintain and even improve your health.

When the listed screenings, tests and services are billed by your doctor as routine preventive services, your plan covers them in full. You'll get the most value from these benefits by choosing an in-network doctor. It is also a good idea to bring this list to your exam so your doctor is aware of your coverage.

Adults Suggested preventive care services



Preventive services for adults

- Wellness exams for ages 18 and over
- Abdominal aortic aneurysm (one-time screening for men of specified ages who have ever smoked)
- Alcohol misuse screening and counseling
- Blood pressure screening
- Breast cancer (screening mammography)
- Cholesterol (for adults of certain ages or those at higher risk)
- Colorectal cancer screening (colonoscopy, sigmoidoscopy) for ages 50 and over or those at high risk
- Depression screening
- Diabetes screening (type 2)
- Fall prevention for ages 65 and over
- Healthy eating assessment and dietary counseling
- HIV Infection screening all adults at higher risk
- Obesity screening and counseling for weight loss
- Prostate cancer screening (PSA blood test)
- Sexually transmitted infection (STI) counseling for those at higher risk
- Syphilis testing for those at higher risk
- Tobacco use screening and interventions



Immunizations

- Hepatitis A
- Human papillomavirus (HPV)
- Meningococcal (meningitis)
- Hepatitis B
- Influenza (Flu)
- Tetanus, diphtheria, pertussis (Tdap)
- Herpes zoster (shingles)
- Measles, mumps, rubella, (MMR)
- Varicella (chicken pox)
- Pneumococcal (pneumonia)

Recommended age and frequency varies. Talk with your provider about tests, screenings, and immunizations that are right for you.

Adults

Suggested preventive care services, continued



Medications and Supplements

- Aspirin — over the counter, aspirin only products, for those at risk due to heart conditions, between the **ages of 45 and 79** (75–325 mg)
- Pre-colonoscopy cleansing preparations — prescription generic and single source brand, between ages of 50 and 75; fill limit of 2 every 365 days. (over the counter drugs are not covered)
- Folic acid — over the counter, **women only** who are pregnant or are considering pregnancy; strength 0.4–0.8 mg
- Tobacco cessation — prescription only for Bupropion, Chantix, NRT (nicotine replacement therapy) nasal spray, or NRT inhaler
- Birth control pills — generics and single source
- Vitamin D for ages 65 and over with written prescription for dosage of 500 mg or 1,000 mg



Women Additional covered preventive services

- BRCA genetic counseling for breast and ovarian cancer
- BRCA genetic testing for breast and ovarian cancer. Contact Premera for a pre-service review to see if coverage is approved.
- Bone density (osteoporosis) screening
- Breast cancer (chemoprevention) counseling for women at higher risk
- Breast cancer screening (mammography)
- Cervical cancer screening (PAP smear)
- Chlamydia infection screening
- Domestic violence screening and counseling
- Gonorrhea screening (for women at higher risk)
- HPV (human papillomavirus) screening test
- Over-the-counter birth control (i.e., female condoms, sponges) with a written prescription
- Sterilization
- Visits for birth control devices (i.e., IUD) and family planning



Pregnant Women Additional covered preventive services

- Anemia screening
- Bacteriuria urine tract infection screening
- Breast feeding interventions (to support and promote breast feeding before and after childbirth)
- Hepatitis B Infection screening
- Rh (antibody) incompatibility testing
- Syphilis testing
- Breast pumps
- Gestational diabetes screening

Children | Teens

Suggested preventive care services

For children under age 18, routine exams, immunizations, and screenings listed below are covered in full when received from a doctor within your plan's network.



Well Children and Teens

- Well baby exam — ages 0 to 3
- Well child exam — ages 4 to 18
- Annual alcohol and drug use
- Anemia screening
- Autism screening
- Behavioral issues
- Congenital hypothyroidism (lack of thyroid secretions)
- Cervical dysplasia (for sexually active females)
- Depression screening
- Developmental screening
- Hearing screening
- Height, weight, and body mass (BMI)
- HIV infection screening (for those at risk)
- Lead screening (for children at risk of exposure)
- Lipid disorders (cholesterol and triglycerides)
- Obesity screening and counseling for weight loss
- Oral health risk assessment (completed during routine physical exam)
- PKU (phenylketonuria inherited metabolic deficiency, newborns)
- Sexually transmitted infection (STI) prevention counseling
- Hemoglobinopathies or Sickle cell anemia and trait (for newborns)
- Tuberculin (TB) testing
- Vision screening



Medications and Supplements

- Iron supplements - over the counter, liquid form only, children up to 1 year old — ages 0 to 1
- Fluoride - prescription only — ages 0 to 18



Immunizations

- Diphtheria, tetanus, pertussis (DPT)
- Influenza (flu)
- Haemophilus influenzae type B (HB)
- Hepatitis A
- Hepatitis B
- HPV (human papillomavirus)
- Inactivated polio virus (IPV)
- Measles, mumps, rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Rotavirus
- Varicella (chicken pox)

Helpful Tips

When tests or screenings are not preventive

Your preventive benefits offer full coverage for many tests, screenings and immunizations. During your preventive exam, your doctor may find an issue or problem that requires further testing or screening for a proper diagnosis to be made. Also, if you have a chronic disease, your doctor may check your condition with tests. These types of screenings and tests help to diagnose or monitor your illness. These diagnostic tests are not covered by your preventive benefits and often require you to pay a greater share of the costs.

About facility fees

Some medical clinics charge a separate facility fee for all doctor visits, including preventive service visits. These facility fees are not covered by your preventive benefits. So, they may result in an added out-of-pocket cost to you—even if the doctor is in our network. When making an appointment, always ask if your doctor's office charges a facility fee. You can get the most value from your medical benefits if you choose an in-network doctor who practices at a medical center that does not charge a facility fee.

Anesthesia for preventive colonoscopies

If you are ready to schedule a preventive colonoscopy, you should know how your anesthesia for this screening will be covered. Conscious sedation, a type of anesthesia, is covered by your health plan as part of the colonoscopy screening. However, general anesthesia may not be covered.

This means that, if your doctor uses general anesthesia, you could receive a separate bill for your screening. So, you should talk with your doctor before your colonoscopy to see if conscious sedation is right for you.