Getting the most of your preventive care coverage

Preventive care at no additional cost keeps you healthy at every stage

Your first step in a healthier direction starts with prevention. Good prevention starts early and continues throughout your entire life. Even if you feel fine, going to the doctor for **health tests and checkups** is part of living a healthy life. These screenings check for problems early, before you feel signs of sickness. Finding problems early often gives you more care choices with better results.

With your Blue Shield health plan, **preventive care services are covered at no cost, even before you meet the plan's deductible**. This healthcare flier provides a summary of these preventive care services. For more details on preventive services and to find out what's right for you, visit the *Health & Wellness* section of our website at **blueshieldca.com**.

Adult preventive care

In addition to routine physical exam, the following is a partial list of covered screenings, immunizations, and counseling/services:

Screenings	Immunizations	Counseling/services
Blood pressure	Hepatitis A[1]	Domestic violence
Cholesterol	Hepatitis B[1]	Family planning and select contraceptive drugs and devices
Diabetes	Human papillomavirus (HPV)[2]	Breast-feeding support
Colorectal cancer[2]	Meningococcal[1]	
Colonoscopy screening; polyp removal if found during colonoscopy screening[2]	Measles, mumps, rubella (MMR)	
Breast cancer[2]	Pneumococcal (pneumonia)[1]	
Cervical cancer[2]	Tetanus, diphtheria, pertussis (Tdap)	
Prostate cancer[2]	Varicella (chicken pox)	
Sexually transmitted infections	Influenza (flu)[2]	
Weight, height, and BMI	Zoster (shingles)[2]	
Vision and hearing tests		
Osteoporosis[1]		
Abdominal aortic aneurysm (AAA)[1,2]		
HIV[3]		
Gestational diabetes		

Well-baby and child preventive care

Protect your child's health with regular health screenings and recommended immunizations.

Screenings	Immunizations
Diabetes[1]	Hepatitis A[2]
Weight, height, and BMI	Hepatitis B[2]
Vision and hearing tests	Tetanus, diphtheria, pertussis (Tdap)
Pelvic exam, Pap and HPV test, and sexually transmitted infection testing for adolescents[2]	Influenza (flu)
Lead exposure	Haemophilus influenza type B (HiB)
	Inactivated poliovirus vaccine (IPV)
	Measles, mumps, rubella (MMR)
	Pneumococcal (pneumonia)
	Varicella (chicken pox)
	Rotavirus
	Meningococcal[2]
	Human papillomavirus (HPV)[2]

Women's preventive care

Preventive care services for women, along with contraceptive drugs and devices, are covered through your Blue Shield health plan at no cost[4]:

- Contraceptive drugs and devices

  – All generic oral contraceptives

  – Select brand oral contraceptives, including Natazia

  – Methods such as patches, implantable rods, diaphragms, intrauterine devices (IUD), vaginal rings, and injectables

- Sterilization procedures, including tubal ligation

- Family planning counseling and consulting

- Gestational diabetes screening

- Comprehensive breastfeeding support including breast pump rental and purchase of selected breast pumps

- Domestic and interpersonal violence screening and counseling

Contraceptive drugs and devices

For an updated list of contraceptive methods covered at no cost under your health plan, please visit the *Pharmacy* section of the Blue Shield website at **blueshieldca.com/bsca/pharmacy/formulary/home.sp** and go to the "Resources" section to the right.

Understanding preventive vs. diagnostic care

Preventive services have some coverage limitations or exclusions, and you should be aware of these before seeking care. For example, when you seek preventive care more times per year than is covered under your benefit plan, or that is outside of nationally approved guidelines or recommendations, or you use an out-of-network provider, you may be billed for diagnostic treatment instead of preventive care.

The primary reason for the office visit usually determines if the visit is preventive. When the visit is not considered preventive, the appropriate plan deductible and coinsurance or copayment will apply. Here are examples of how preventive care might include a diagnostic visit:

The primary purpose of the office visit was not to receive a preventive service

If a woman visits the doctor about pelvic pain and receives a pelvic exam to rule out a medical condition, this visit will be considered diagnostic.

Two unrelated treatments are provided on a single visit

If a patient visits the doctor to get a booster shot, and during the visit also receives treatment for another health concern (such as removing a mole), this visit may be considered diagnostic.

Unsure about whether a procedure you're seeking qualifies as preventive or diagnostic?

For more details about your benefit coverage, please refer to your *Evidence of Coverage* or *Certificate of Insurance*. For questions about how a particular service will be billed, ask your physician at the time you receive care. For billing questions, call the customer service number on the back of your Blue Shield member ID card.

Preventive health guidelines

For more information on screenings and preventive care that are right for you, visit the *Health & Wellness* section of our website at **blueshieldca.com** and download our preventive health guidelines at **blueshieldca.com/preventive.**

For details about your plan benefit coverage, please call the customer service number on the back of your Blue Shield member ID card.

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1 Restricted to patients with high-risk factors.

2 Screening tests and immunization recommendations vary according to age and gender. Members should ask their provider or visit **blueshieldca.com/preventive** for more information.

3 Our guidelines are based on nationally validated recommendations including those from the Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP), and the American Academy of Pediatrics.

4 No additional cost applies when obtained from a network provider. Members in grandfathered plans may pay a share of cost. Members must have a Pharmacy benefit with BSC to be covered for contraceptives obtained from a Pharmacy.