

Bears Be Well

TAKE CHARGE OF YOUR HEALTH

Preventative Health



This year's focus will be preventive health!

If you had symptoms of COVID-19, who would you call first? Hopefully, your Primary Care Physician (PCP)!

It is never too late to establish a relationship with a PCP, and there is still plenty of time to get your annual preventive exam this year.

Preventive care shifts the focus of health care from treating sickness to maintaining good health. Forming a relationship with a physician helps you stay healthy and access prompt treatment when necessary. And improved health can lead to lower out of pocket expenses.

If you don't have a PCP, log on to your medical insurance carrier website and search for an in-network doctor. Watch the following video to learn more about why having a PCP is important.

<https://www.powtoon.com/c/eJVzK3ggTBk/1/m>

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UPCOMING EVENTS:

Health Clinic- Testicular Screenings

Schedule an Exam now through Sept. 17th!

To schedule click [here](#)

Employee Challenge

Be on the lookout later this month for information regarding our next employee challenge. The challenge will be based on the years focus of Preventative Health.

Employee's will have a chance to receive an incentive by establishing a Primary Care Physician and completing a yearly exam!

Preventive Care



What is Preventive Care?

What services are covered?

How does billing work?

What is Preventive Care?



Preventive care is defined by the US preventive services task force and includes most care and services received in the absence of any symptom or diagnosis.

Why is Preventive Care Important?

Preventive care is critical to your overall health. This type of health care includes screenings, exams, tests and immunizations that identify health problems early on so you can take action to keep them from becoming chronic conditions.

How Does Billing Work?



- Providers must bill insurance as preventive in order for services to be covered at 100%.
- If the claim is diagnostic, then the service will be subject to the deductible and copays.

What Services are Covered?

- Adult Exam, Lab and Radiology
- Child Exam, Lab and Radiology
- Routine Prostate Screening
- Routine Pap Smear and Mammograms
- Routine Child Immunizations

Preventive Care & You

According to the Centers for Disease Control and Prevention, 7 out of 10 Americans die each year from chronic diseases. Additionally, 75 percent of the nation's health care costs are from treating chronic conditions, like heart disease, Type 2 diabetes and obesity. Fortunately, preventive care can help you address these health issues before they become a more serious and costly problem.

What is preventive care?

Preventive care includes a variety of health care services focused on helping you maintain good health. Regular medical care focuses on treating illness, while preventive care aims to keep you from getting sick in the first place.

Examples of preventive care include the following:

- Physical examinations
- Health screenings
- Lab tests
- Counseling
- Immunizations

Is preventive care enough to avoid developing chronic diseases?

When preventive care is combined with leading an overall healthy lifestyle, like eating well and exercising, you can greatly increase your chances of avoiding chronic conditions in the first place.

What's next?

Don't wait until it's too late—contact your doctor today to discuss your preventive care options.



Take care of yourself

Use your preventive care benefits



Regular checkups and exams can help you stay healthy and catch problems early — when they are easier to treat.

That is why our health plans offer all the preventive care services and immunizations below at no cost to you.¹ As long as you use a plan doctor, pharmacy or lab, you will not have to pay anything. If you go outside the plan, you may have out-of-pocket costs.

If you are not sure which services make sense for you, talk to your doctor.

Preventive vs. diagnostic care

Preventive care helps protect you from becoming sick. If your doctor recommends services even though you have no symptoms, that is preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to find out what is causing those symptoms.

Adult preventive care

Preventive physical exams

Screening tests

- Alcohol misuse: related screening and behavioral counseling
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet
- Blood pressure
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels
- Colorectal cancer, including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)²
- Depression screening
- Hepatitis C virus (HCV) for people at high risk for infection, and a one-time screening for adults born between 1945 and 1965
- Type 2 diabetes screening³
- Eye chart test for vision⁴
- Hearing screening
- Height, weight and body mass index (BMI)
- Human immunodeficiency virus (HIV) screening and counseling
- Lung cancer screening for those ages 55 to 80 who have a history of smoking 30 packs per year and still smoke, or quit within the past 15 years²
- Obesity: related screening and counseling³
- Prostate cancer, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections: related screening and counseling
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening
- Violence, interpersonal and domestic: related screening and counseling

Immunizations

- Diphtheria, tetanus and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps and rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chickenpox)
- Zoster (shingles)

Women's preventive care

- Well-woman visits
- Breast cancer, including exam, mammogram, and genetic testing for BRCA 1 and BRCA 2 when certain criteria are met⁴
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies and counseling^{6,7,8}
- Contraceptive (birth control) counseling
- Food and Drug Administration (FDA)-approved contraceptive medical services, including sterilization, provided by a doctor
- Counseling related to chemoprevention for those at high risk for breast cancer
- Counseling related to genetic testing for those with a family history of ovarian or breast cancer
- HPV screening
- Screening and counseling for interpersonal and domestic violence
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, syphilis, HIV and depression⁷
- Pelvic exam and Pap test, including screening for cervical cancer

These preventive care services are recommendations of the Affordable Care Act (ACA or health care reform law). They may not be right for every person, so ask your doctor what is right for you.

This sheet is not a contract or policy with Anthem Blue Cross and Blue Shield. If there is any difference between this sheet and the group policy, the provisions of the group policy will rule. Please see your combined Evidence of Coverage and Disclosure Form or Certificate for exclusions and limitations.

Child preventive care

Preventive physical exams

Screening tests

- Behavioral counseling to promote a healthy diet
- Blood pressure
- Cervical dysplasia screening
- Cholesterol and lipid levels
- Depression screening
- Development and behavior screening
- Type 2 diabetes screening
- Hearing screening
- Height, weight and BMI
- Hemoglobin or hematocrit (blood count)
- Lead testing
- Newborn screening
- Screening and counseling for obesity
- Skin cancer counseling for those ages 10 to 24 with fair skin
- Oral (dental health) assessment, when done as part of a preventive care visit
- Screening and counseling for sexually transmitted infections
- Tobacco use: related screening and behavioral counseling
- Vision screening, when done as part of a preventive care visit⁴

Immunizations

- Chickenpox
- Flu
- Haemophilus influenza type b (Hib)
- Hepatitis A and hepatitis B
- HPV
- Meningitis
- MMR
- Pneumonia
- Polio
- Rotavirus
- Whooping cough

A word about pharmacy items

For 100% coverage of your over-the-counter (OTC) drugs and the following pharmacy items, you must:

- Meet certain age requirements and other rules.
- Receive prescriptions from plan doctors and fill them at plan pharmacies.
- Have prescriptions (even for the OTC items).

Adult preventive drugs and other pharmacy items — age appropriate

- Aspirin use (81 mg and 325 mg) for the prevention of cardiovascular disease (CVD), preeclampsia and colorectal cancer in adults younger than 70 years of age
- Colonoscopy prep kit (generic or OTC only) when prescribed for preventive colon screening
- Generic low-to-moderate dose statins for members ages 40 to 75 who have one or more CVD risk factors (dyslipidemia, diabetes, hypertension or smoking)
- Tobacco-cessation products, including all FDA-approved brand-name and generic OTC and prescription products, for those ages 18 and older
- Pre-exposure prophylaxis (PrEP) for the prevention of HIV

Child preventive drugs and other pharmacy items — age appropriate

- Dental fluoride varnish to prevent the tooth decay of primary teeth for children ages 0 to 5 years
- Fluoride supplements for children ages 6 months to 16 years

Women's preventive drugs and other pharmacy items — age appropriate

- Contraceptives, including generic prescription drugs, brand-name drugs with no generic equivalent and OTC items like female condoms and spermicides⁷
- Low-dose aspirin (81 mg) for pregnant women who are at increased risk of preeclampsia
- Folic acid for women ages 55 or younger who are planning and able to become pregnant
- Breast cancer risk-reducing medications, such as tamoxifen, raloxifene and aromatase inhibitors, that follow the U.S. Preventive Services Task Force criteria^{2,9}

For a complete list of covered preventive drugs under the Affordable Care Act, view the Preventive ACA Drug List flyer at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

¹ The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents and women supported by Health Resources and Services Administration (HRSA) Guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your **Certificate of Coverage** or call the Member Services number on your ID card.

² You may be required to receive preapproval for these services.

³ The Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal CVD risk factors.

⁴ Some plans cover additional vision services. Please see your contract or **Certificate of Coverage** for details.

⁵ Check your medical policy for details.

⁶ Breast pumps and supplies must be purchased from plan providers for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.

⁷ This benefit also applies to those younger than age 19. A cost share may apply for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand is medically necessary.

⁸ Counseling services for breastfeeding (lactation) can be provided or supported by a plan doctor or hospital provider, such as a pediatrician, obstetrician/gynecologist or family medicine doctor, and hospitals with no member cost share (deductible, copay or coinsurance). Contact the provider to see if such services are available.

⁹ Aromatase inhibitors are included, effective October 1, 2020.

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HOW VACCINES WORK



Vaccines contain a modified form of virus or bacteria that doesn't cause disease, but does "teach" your immune system what to do if you are ever attacked by the real, potentially dangerous virus or bacteria.



When you get vaccinated, your immune system responds just as it does to any other "intrusion", by creating antibodies to fight off the particular virus or bacteria.



For some diseases, more than one dose of the vaccine, or a booster dose later in life, may be needed to ensure full and lasting protection.



After vaccination your body remembers this specific intruder. If you ever come in contact with the real virus or bacteria, the right antibodies quickly destroy it – before it has the chance to make you sick.



Herd immunity



When you and nearly everyone else in your community is immune to a contagious disease, it cannot spread easily. Together you prevent the virus or bacteria from reaching those who cannot be vaccinated against it, including babies too young for the vaccine and individuals with health conditions or who are undergoing treatments that weaken their immune systems.



Consult with your doctor and check your family's immunization records to make sure that you are all fully protected.

**Do your part to
#immunizeEurope!**

#Vaccineswork to protect you and those around you
www.euro.who.int/vaccines

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