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Preventive Care

Maintaining or improving your health with regular preventive care, along with following the advice of your doctor, can help you stay healthy! Routine checkups and screenings can help you avoid serious health problems, allowing you and your doctor to work as a team to manage your overall health, and help you reach your personal health and wellness goals.

What is Preventive Care?
Preventive care focuses on evaluating your current health status when you are symptom free and taking the necessary steps to maintain your health. Medical evidence indicates that appropriate preventive care, including counseling, education, immunizations and screenings, can help prevent or minimize the effects of many serious health conditions. Appropriate preventive care services will vary from person to person based on age, gender, and other risk factors, including family medical history. During your preventive visit, you should discuss with your doctor which tests or health screenings are right for you.

How is Preventive Care Covered Under Your Plan?
The Patient Protection and Affordable Care Act (PPACA) requires plans to cover certain preventive care services 100% without participant cost sharing such as deductible, copayment or coinsurance, based on the following guidelines:

- Preventive service “A” and “B” recommendations of the U.S. Preventive Services Task Force (USPSTF).
- Immunizations recommended by the Centers for Disease Control and Prevention Advisory Committee on Immunization Practices (ACIP).
- Pediatric preventive care and screenings as described in Health Resources and Services Administration (HRSA) supported guidelines, including the American Academy of Pediatrics Bright Futures pediatric schedule.
- Preventive care and screening for women as provided in the comprehensive guidelines supported by the HRSA.

The services covered under your preventive care benefit may change from time to time, as new medical evidence emerges and evidence-based recommendations change. Refer to the “Resources” section of this document for more information, including links to the above guidelines.

* NOTE: Preventive care may NOT be covered when obtained by a non-network provider. Refer to your plan Summary Plan Description (SPD) for specific plan rules.
Services Covered Under Your 100% Preventive Care Benefit

The below services are covered under your preventive care benefit when obtained by a network provider (for those in a network plan). Services not listed below, or those listed below that are provided outside of the guidelines, are not considered preventive and are subject to the cost-sharing provisions of your plan, including copayment, coinsurance, and deductible. Refer to your plan SPD for specific plan rules.

Some of the screenings listed below may also be provided for purposes other than routine preventive care. (Refer to page 6 for more information.) When this occurs, these services are not covered as preventive by the plan. However, they may be covered under other provisions of your plan, subject to applicable cost sharing including copayment, coinsurance and deductible. Please refer to your SPD for specific plan rules.

Preventive Care for Adults

NOTE: The information provided below indicates services that are covered as preventive by UnitedHealthcare. Consult with your doctor to discuss medical appropriateness and frequency for your individual situation.

- **Yearly preventive care (wellness) visits**
  - Covered as preventive for all adults and typically include:
    - Conversation with Provider
    - Height and Weight Measurement
    - Blood Pressure Screening

- **Diabetes Screening (blood glucose test).** Covered as preventive for adults with hypertension (sustained blood pressure greater than 135/80 mm Hg). Not covered as preventive without hypertension diagnosis.

- **Cholesterol Screening.** Covered as preventive as follows:
  - All men age 35 and older
  - Men age 20 – 35 if at increased risk of coronary heart disease. Increased risk would include family history of cardiovascular disease, personal history of tobacco use, hypertension, diabetes, atherosclerosis, and obesity.
  - Women age 20 and older if at increased risk of coronary heart disease. Increased risk would include family history of cardiovascular disease, personal history of tobacco use, hypertension, diabetes, atherosclerosis, and obesity.

- **HIV Screening.** Covered as preventive for those at increased risk and for all pregnant women.

- **Syphilis Screening.** Covered as preventive for age 15 - 65, those at increased risk and for all pregnant women.

- **Alcohol Use Screening and Counseling.** Covered as preventive in a primary care setting.

- **Screening for Depression**

- **Behavioral Counseling to Promote a Healthy Diet & Screening for Obesity in Adults.** Both are covered as preventive for adults with known risk factors for cardiovascular or other diet-related chronic disease. May include referrals for medical nutrition therapy and/or behavioral counseling. Risk factors include family history of cardiovascular disease or heart disease, tobacco use, hypertension, diabetes, atherosclerosis, and obesity.

- **Behavioral Counseling to Prevent Sexually Transmitted Infections**

- **Counseling and Interventions to Prevent Tobacco Use**

- **Annual screening for lung cancer** with low-dose computed tomography in adults age 55 - 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years.

- **Screening for hepatitis C** for persons at high risk for infection.

- **Hepatitis B Screening.** Covered as preventive for pregnant women or for persons at high risk for infection.

- **Colorectal Cancer Screening (Fecal Occult Blood Testing, Sigmoidoscopy, or Colonoscopy).** Paid as preventive for all adults age 50 - 75.

- **Immunizations.** All immunizations recommended by the Centers for Disease Control and Prevention Advisory Committee on Immunization Practices (ACIP).
Preventive Care Specific to Women
NOTE: The information provided below indicates services that are covered as preventive by UnitedHealthcare. Consult with your doctor to discuss medical appropriateness and frequency for your individual situation.

- Routine Well Woman Exam.
  Covered as preventive for all women.
- *Routine Prenatal Obstetrical Office Visits.
  NOTE: Non-routine prenatal services not covered under your preventive benefit include, but are not limited to, radiology (i.e., obstetrical ultrasounds), delivery and high-risk prenatal services.
- Screening Mammography.
  Covered as preventive for all adult women. (18+)
- Cervical Cancer Screening (Pap Smear).
  Covered as preventive for all adult women age 21 – 65.
- *Gestational Diabetes Screening.
  Covered as preventive for pregnant women.
- Chlamydia Infection Screening.
  Covered as preventive for all women age 24 and younger and pregnant women over 24 who are at increased risk.
- Gonorrhea Screening.
  Covered as preventive for women at increased risk and for pregnant women.
- HIV Screening.
  Covered as preventive for those at increased risk and for pregnant women.
- *Human Papillomavirus DNA Testing.
  Covered as preventive for women age 30 and older.
- Iron Deficiency Anemia Screening.
  Covered as preventive for pregnant women only.
- Bacteriuria Screening (Urinalysis).
  Covered as preventive for pregnant women only.
- Rh Incompatibility Screening.
  Covered as preventive for pregnant women only.
- Syphilis Screening.
  Covered as preventive for those at increased risk and pregnant women.
- Genetic Counseling and Evaluation for BRCA Testing.
  Covered as preventive if personal or family history indicates an increased risk for deleterious mutations in BRCA1 or BRCA2 genes. BRCA lab screening for women age 18+ with a family history of breast cancer or ovarian cancer and no personal history or current diagnosis of breast and/or ovarian cancer.
- BRCA Lab Screening:
  Covered as preventive for women age 18 and older with a family history of breast and/or ovarian cancer, and no personal history or current diagnosis of breast and/or ovarian cancer.
- Rubella Screening.
  Covered as preventive for all women.
- Osteoporosis Screening.
  Covered as preventive for all women.
- Evaluation for Chemoprevention of Breast Cancer.
  Covered as preventive for women with a family history of breast or ovarian cancer.
- *Breast-feeding counseling, equipment and supplies.
  NOTE: Contact UnitedHealthcare at the number on the back of your ID card for more information about requirements around rental or purchase of breast pumps and related supplies in order to have these covered under your preventive care benefit. You will not be able to purchase breast-feeding equipment or supplies at retail and send the receipt for reimbursement.
- *Patient contraceptive education and counseling and Food and Drug Administration–approved contraceptive procedures administered by a network physician in a medical setting (including sterilization). Contact your prescription drug claims administrator for questions regarding coverage for prescription contraceptives.

Preventive Care Specific to Men
NOTE: the information provided below indicates services that are covered as preventive by UnitedHealthcare. Consult with your doctor to discuss medical appropriateness and frequency for your individual situation.

- Abdominal Aortic Aneurysm Screening.
  One-time screening for men between the ages of 65 – 75 with a personal history of tobacco use.
- Prostate Cancer Screening (PSA or Digital Exam).
  All men age 40 and older.

Preventive Care for Children
NOTE: the information provided below indicates services that are covered as preventive by UnitedHealthcare. Consult with your child’s pediatrician to discuss medical appropriateness and frequency.

- Preventive Care (Wellness) Visits
- Immunizations.
  All immunizations recommended by the Centers for Disease Control and Prevention Advisory Committee on Immunization Practices (ACIP). Visit www.CDC.gov/vaccines for more information.
- Newborn Screenings.
  Age 0 – 90 days, including Hearing Screening, Hypothyroidism Screening, Phenylketonuria Screening, and Sickle Cell Screening.
- Screening for Major Depressive Disorder in Children and Adolescents
- Screening for Obesity in Children and Adolescents
- Behavioral Counseling to Prevent Sexually Transmitted Infections for Adolescents
- Screening for Visual Impairment in Children.
  Covered as preventive for children age 5 and under.
- Bright Futures Services.
Preventive vs. Non-Preventive Care

Many of the services listed in the prior section may be done for either preventive or diagnostic reasons. These services performed during a preventive screening will be considered preventive care when there are no known symptoms, illnesses, or history of prior symptoms or illnesses. Coverage for these services is also subject to age and gender restrictions, and may be dependent on your individual risk factors.

Services are generally considered Preventive Care when you:

- Do not have symptoms or any studies indicating an abnormality.
- Have had a covered preventive screening done within the recommended age and gender guidelines with the results being considered normal.
- Have had a diagnostic service with normal results, after which the physician recommends future covered preventive care screenings using the appropriate age and gender guidelines.
- Have a covered preventive service done that results in a diagnostic service being done at the same time and as an integral part of the preventive service (e.g. polyp removal during a preventive colonoscopy).

Services are generally considered Non-Preventive Care when:

- Abnormal results on a previous preventive or diagnostic screening test require further diagnostic testing or services.
- Abnormal test results found on a previous preventive or diagnostic service require the same test be repeated sooner than the normal age and gender guideline recommendations would require.
- Services are ordered due to current symptoms that require further diagnosis.

There may be services you received in the past that were considered preventive, that may no longer be covered as preventive under the new guidelines. These services will be subject to any medical plan copayment, coinsurance, or deductible and include services such as chest x-rays, certain lab tests, and skin cancer checks.
Successful Preventive Care: Talking With Your Doctor

How well you and your doctor talk to each other is an important part of your health care. In the past, the doctor typically took the lead and the patient followed. Today, a good doctor-patient relationship is more of a partnership.

**Getting ready: Preparing for your appointment**

Having a basic plan can help you make the most of your appointment. Part of your plan should include talking with your doctor about your health history and any concerns you have about a particular health problem or changes in your life.

- Make a list of your concerns, put them in order and ask the most important ones first.
- Take information with you – the names and dosages of any medications you take (prescription drugs, over-the-counter medicines, vitamins, and herbal remedies or supplements); names of other health care providers you see; and your medical records from your previous doctor, if your current doctor does not have them.
- Inform your doctor about any recent events or changes in your health, including emergency room visits or changes in your appetite, weight, sleep, energy level, or any other symptoms.
- Advise your doctor of any illnesses or diseases that may have been recently diagnosed on an family member.

**In a rush and already at the doctor’s office?**

Use your smartphone to find your list of recommended preventive services. Visit [www.uhcpreventivecare.com](http://www.uhcpreventivecare.com) and enter your age and gender for a list of preventive care services you should talk about with your doctor.

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When was the last time you updated your family history at your doctor’s office?

Your family history changes from time to time. Make sure you update your physician on any new health concerns or any new family diagnoses at each visit. This may impact what preventive care services are right for you as well as how they are covered:

For example, a healthy 27-year-old man has no family medical history on file. It would be recommended by the United States Preventive Services Task Force (USPSTF) that he begin cholesterol screenings at age 35. If he has a family history of Heart Disease, the USPSTF guidelines recommend he begin cholesterol screening now!
Talking With Your Doctor Worksheet

Use the list below to track any changes in your life or health or to prepare for your visit with your doctor. Of course, not everything on this list will apply at every visit. However, you can use it as a starting point to jot down the things you want to discuss with your doctor.

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**Your diet, lifestyle and medications**

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**Your Family History**

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**Your Overall Health Status**

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**Your everyday living**

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This form can help organize your thoughts for discussing your health concerns and questions with your doctor. Use the form to make a list (in order from most important to least important) of the things you want to discuss at your next appointment.

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Notes:
Preventive or Not? Do You Know?

**Situation 1**
A woman visits her network doctor for her annual screening mammogram.

**Answer:** This is considered preventive care because her visit is part of a routine annual exam and has not been prompted by any sort of previous diagnosis.

**Situation 2**
A woman makes quarterly visits to the doctor for blood tests to check her cholesterol level and to confirm the medication dosage level is appropriate.

**Answer:** The quarterly blood tests are considered non-preventive because they are treatment for an existing condition.

**Situation 3**
A man receives a blood glucose test during his annual wellness exam. The man does not have high blood pressure.

**Answer:** The blood glucose screening is considered non-preventive. A blood glucose screening is only covered as preventive for adults with hypertension (sustained blood pressure greater than 135/80 mm Hg) or as a gestational diabetes screening for pregnant women.

**Situation 4**
A polyp is encountered during a preventive screening colonoscopy.

**Answer:** The colonoscopy, removal of the polyp, and associated facility, lab and anesthesia services provided at the same encounter are covered under the Preventive Services benefit.

**NOTE:** Future colonoscopies would be considered diagnostic if the doctor recommends they be repeated sooner than the normal recommended age and gender guidelines due to abnormal results from the polyp test.

**Situation 5**
A pregnant woman sees her Obstetrician and has a urinalysis as part of a Bacteriuria screening.

**Answer:** The urine test is considered preventive as it is part of a recommended screening for pregnant women. Otherwise a urinalysis is considered non-preventive care.

Preventive Care Resources

- For more information about your Medical Plan benefits, consult your Summary Plan Description (SPD) or visit our website at www.myuhc.com
- **New Online Tool:** At www.uhcpreventivecare.com you can identify your age and gender-specific preventive care recommendations allowing you to help manage your health and reach your overall health goals.
- For more information about preventive care visit:
  - The U.S. Preventive Services Task Force preventive care guidelines at http://www.uspreventiveservicestaskforce.org/Page/Name/recommendations
  - The Centers for Disease Control and Prevention: www.CDC.gov
  - Prevention Advisory Committee [ACIP]: www.CDC.gov/vaccines
  - Health Resources & Services Administration [HRSA]: www.hrsa.gov
  - Bright Futures-American Academy of Pediatrics: http://brightfutures.aap.org/index.html
- To speak with a UnitedHealthcare Customer Care Professional, call the toll free number on the back of your health plan ID card.

These guidelines are generally based on the recommendations of the U.S. Preventive Services Task Force (USPSTF)and of the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention as well as guidelines supported by the Health Resources and Services Administration. They are provided for informational purposes only, and do not constitute medical advice. Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions. Always consult your doctor before making any decisions about medical care. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your health plan ID card.
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