

Understand your preventive care benefits

Regular preventive care can help you stay in better overall health. Make sure you understand how your preventive care benefits work, and be sure to take advantage of them.¹

How your preventive care benefits work

Preventive care services are generally covered at 100 percent of the allowed amount when they meet the following conditions:

- The service is delivered by an in-network provider.
- The service is performed in an in-network, office-based setting or stand-alone clinic and filed as an office visit.
- The service is received only once per benefit period.
- The service does not include any additional procedures.

Your covered preventive care services

Screening tests (adult and child)

Each of these services is covered once per benefit period:

- Pap smear
- Routine pelvic exam
- Chlamydia screening
- Clinical breast exam
- Cholesterol
- Lipid screening
- Hemoglobin
- Prostate specific antigen
- Digital rectal exam
- Osteoporosis screening
- Newborn hearing and vision screening

Screening tests that involve additional diagnostic services are subject to your deductible and coinsurance.

Well-baby and well-child care²

- Children up to age 3: Routine office visits
- Children ages 3–18: One routine office visit per benefit period

Adult preventive care

- One routine office visit per benefit period is covered for adults ages 19 and above.

Obesity evaluation and management

- One office visit per benefit period is covered. Additional obesity evaluation visits are subject to your deductible, coinsurance and a four-visit limit.



Your preventive care benefits *(continued)*

Immunizations (adult and child)^{2,3}

Covered:

- Diphtheria - Pertussis – Tetanus Toxoid (DPT)
- Polio
- Influenza
- Measles – Mumps – Rubella (MMR)
- Pneumococcal vaccine
- HiB
- Hepatitis A and B
- HPV (girls and women ages nine to 26)
- Meningococcal vaccine
- Chicken pox
- Herpes Zoster (Shingles)
- Rotavirus

Not covered:

- Immunizations required for occupational hazard
- Immunizations required for international travel

Mammogram

- Covered once per benefit period

Routine, preventive mammograms are paid at 100 percent of the allowed amount when performed in an in-network, office-based setting or stand-alone clinic and filed as an office visit.

Colorectal cancer screening

- Covered once per benefit period

Colorectal screenings must be performed in the physician's office, not in an outpatient clinic or hospital, to be covered as preventive.

Things you should know

- If you receive more than one of these services per benefit period, the additional service will be subject to your deductible and coinsurance.
- Services that are not delivered in an in-network, office-based setting or stand-alone clinic and filed as an office visit will be subject to your deductible and coinsurance.
- If your preventive care visit includes additional procedures or diagnostic services, these additional services will be subject to your deductible and coinsurance.
- During routine preventive visits, your health care provider may order additional screenings not listed here. These will be subject to your deductible and coinsurance.
- Ask your health care provider to send your lab work to an in-network lab, so you can save on out-of-pocket costs.

Blue Cross and Blue Shield of North Carolina does not administer the HSA and is not affiliated with your HSA custodian or administrator. The HSA Custodian is Bank of New York Mellon.

1) This is a summary of HSA preventive care benefits. Final interpretation and a complete listing of benefits and what is not covered are in and governed by the benefit booklet. 2) Based on the guidelines published by the American Academy of Pediatrics. 3) Based on the full series of standard immunizations recommended by the Centers for Disease Control and Prevention and the American Academy of Family Physicians. Blue Options HSA combines a high-deductible health plan and a health savings account (HSA).

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Follow these guidelines to make sure you get the preventive care you need!

Check your Blue Cross and Blue Shield of North Carolina Member Guide for a complete list of covered preventive care services under your plan.

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