



# Keep your health in check

## Preventive care coverage at no extra cost

Get many checkups, screenings, vaccines, prenatal care services, contraceptives and more with no out-of-pocket costs.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

[Aetna.com](https://www.aetna.com)

90.03.401.1 B (9/20)





# You're covered

Preventive care services\* are covered at no extra cost through your health benefits and insurance plan when you see a physician or provider in your plan's network.

## We've got you covered with no cost share\*\*

**Coverage includes routine screenings and checkups, as well as some counseling to prevent illness, disease and other health problems.**

Many of these services are covered as part of physical exams. You won't have to pay out of pocket for these preventive visits when they are provided in network. They include:



**Regular checkups  
for adults**



**Routine gynecological  
exams for women**



**Wellness exams  
for children**

These services are generally not preventive if you get them as part of your visit to diagnose, monitor or treat an illness or injury. In these cases, copays, coinsurance and deductibles may apply.

Aetna follows preventive recommendations as determined by the U.S. Preventive Services Task Force, Centers for Disease Control and Prevention and other advisory committees. Screenings, services and other covered preventive services can vary by age, gender and other factors. Be sure to talk with your doctor about which services are right for you.

\*Employers with grandfathered plans may choose not to cover some of these preventive services or to include cost share (deductible, copay or coinsurance) for preventive care services. Certain religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage.

\*\*Preventive care at no cost share covered in accordance with the Affordable Care Act.



# Covered preventive services for adults commonly include:

## Screenings for:

- Abdominal aortic aneurysm (one-time screening for men of specified ages who have ever smoked)
- Alcohol misuse
- Cholesterol (for adults of certain ages or at higher risk)
- Colorectal cancer\*
- Depression
- Diabetes
- Hepatitis B and C
- High blood pressure
- Home blood pressure monitor (one monitoring device per member age 18 and over)
- Human immunodeficiency virus (HIV)
- Lung cancer\* (for adults with a history of smoking)
- Obesity
- Prostate cancer\*
- Syphilis (for pregnant women and members at higher risk)
- Tobacco use
- Tuberculosis (TB) testing

## Medicine and supplements

Doses, recommended ages and recommended populations vary.

- Aspirin for women at risk of preeclampsia and adults ages 50–69 with certain heart risk factors\*
- Bowel preparation medication (for preventive colorectal cancer screening)
- HIV pre-exposure prophylaxis (PrEP) medication for members at higher risk
  - Truvada (until a generic version is available)
  - Descovy — covered for members with renal comorbidities or bone disease
- Low-dosage statins: dependent on cardiovascular disease (CVD) and risk factors
- Tobacco-cessation medicine approved by the U.S. Food and Drug Administration (FDA), including over-the-counter medicine when prescribed by a health care provider and filled at a participating pharmacy

## Counseling for:

- Alcohol misuse
- Domestic violence
- Nutrition (for adults with cardiovascular and diet-related chronic disease)
- Obesity
- Sexually transmitted infection (STI) prevention (for adults at higher risk)
- Tobacco use (including programs to help you stop using tobacco)

## Immunizations

Doses, recommended ages and recommended populations vary.

- Hepatitis A and B
- Herpes zoster
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Tetanus, diphtheria, pertussis (Tdap)
- Varicella (chickenpox)

\*Subject to age restrictions.



# Feeling good

## Stay on your game with preventive care

You don't need to feel sick to see your doctor. In fact, the best time to go is when you feel well. Maybe you need a flu shot or a screening test. Or maybe you're just looking for some health tips. That's preventive care — and it can help you stay healthy or catch health issues early.

### Check in for a checkup

Preventive care starts with a yearly physical. Yearly checkups can reassure you that you're as healthy as you feel. Or prompt you to ask about changes in your body that might not be normal.

### What to expect

During a checkup, you can get the right screenings for your age, gender and health status. And your doctor can spot symptoms that could be signs of something more serious.

Your doctor will also measure your height and weight and might also check your blood sugar, cholesterol and blood pressure. These results, along with your health history, give a clearer picture of your health so your doctor can build a personal care plan for you.

### Other health checks

A checkup can also include<sup>1</sup>:

- Shots for the flu, pneumonia or other illnesses
- Tests for diabetes or other conditions
- Pregnancy counseling and screenings
- Cancer screenings, including colonoscopies and mammograms

Preventive care isn't limited to shots and screenings. Honest talks with your doctor about a healthy lifestyle — like eating better, exercising or stopping smoking — count, too.

<sup>1</sup>Centers for Disease Control and Prevention. Preventive care: everyone needs an ounce of prevention. CDC Prevention Checklist. May 31, 2017. Available at: [cdc.gov/prevention](https://www.cdc.gov/prevention).

**aetna<sup>®</sup>**

[aetna.com](https://www.aetna.com)

# Take charge of your health

Most health plans fully cover preventive care. So you and your family can get these services at no cost. No copays, deductibles or coinsurance for covered preventive services. Just check your plan details. If you're already a member, you can call us at the number on the back of your ID card. Or log in to your account at [aetna.com](https://www.aetna.com).

## **Preventive versus diagnostic care: what's the difference?**

Let's say your doctor wants you to have a colonoscopy because of your age. If you have the colonoscopy, it's considered preventive care, and this usually costs you nothing extra.

If your doctor suggests a colonoscopy because you're having symptoms, that's *diagnostic* care. You may have to pay part of the costs if you have the procedure. Ask your doctor if you're unsure of the difference between preventive and diagnostic care, so you're not surprised by any costs.

**Whether you're well or sick, it's important  
to take good care of yourself.**

Call your doctor to schedule your physical  
checkup and be on your way to good health.

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

This message is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna® plans, refer to [aetna.com](https://www.aetna.com).

The Aetna logo, featuring the word "aetna" in a bold, lowercase, sans-serif font, with a registered trademark symbol (®) to the upper right of the "a".



# Covered preventive services for women commonly include:

## Screenings and counseling for:

- Breast cancer (BRCA) gene counseling and genetic testing for members at a higher risk
- Breast cancer chemoprevention for members at a higher risk
- Breast cancer mammography\*
- Cervical cancer\*
- Chlamydia infection\*
- Gonorrhea
- Interpersonal or domestic violence
- Osteoporosis\* (depending on risk factors)

## Medicine and supplements:

- Breast cancer risk-reducing medicine, such as tamoxifen, raloxifene, exemestane and anastrozole, for women with an increased risk\*
- Folic acid supplements (for women of childbearing ages)

## Counseling and services\*\*:

- Prescribed FDA-approved over-the-counter or generic female contraceptives\*\*\* when filled at a network pharmacy
- Two visits a year for patient education and counseling on contraceptives
- Voluntary sterilization services

## Covered preventive services for pregnant women:

- Anemia screenings
- Bacteriuria, urinary tract or other infection screenings
- Breastfeeding interventions to support and promote breastfeeding after delivery, including up to six visits with a lactation consultant†
- Diabetes screenings
- Expanded counseling on tobacco use
- Hepatitis B counseling (at the first prenatal visit)
- Maternal depression screening and counseling
- Rh incompatibility screening, with follow-up testing for women at higher risk
- Routine prenatal visits (you pay your normal cost share for delivery, postpartum care, ultrasounds, or other maternity procedures, specialist visits and certain lab tests)

## Covered preventive supplies for pregnant women:

- Breast pump supplies (one set per birth)
- Certain standard electric breastfeeding pumps (nonhospital grade) anytime during pregnancy or while you are breastfeeding (one per birth)
- Manual breast pump anytime during pregnancy or after delivery for the duration of breastfeeding

\*Subject to age restrictions.

\*\*Certain eligible religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage.

\*\*\*Brand-name contraceptive drugs, methods or devices are only covered with no member cost sharing under certain limited circumstances, including when required by your doctor due to medical necessity.

†Limits may vary depending upon state requirements and applicability.





# On top of it

**Stay up to date with your breast cancer screenings**

**Get a clear picture of your breast health**

When it comes to preventing breast cancer, early detection is key. And a routine mammogram could turn out to be one of the most important snapshots of your life. It can spot potential problems sooner, giving you more treatment options. Know the guidelines and the steps you can take to stay healthy.

[Aetna.com](https://www.aetna.com)

21.03.440.1 A (4/20)



# Steps to prevention

## Get screened

Prevention can save your life. Breast cancer screening guidelines for women of average risk for breast cancer generally recommend the following:<sup>1</sup>

Age	How often
40 to 49	Talk to your doctor about when to start getting mammograms and how often to get them.
50 to 75*	Get a mammogram every 1–2 years. Talk with your doctor to find out if you need them more often.

It's a good idea to ask your doctor about office visit exams, as well. Many doctors recommend a yearly exam.

## Do you have a family history of breast cancer and/or ovarian cancer?

Be sure to share that information with your provider. Also, consider getting genetic counseling to identify your genetic risk so you can take the right preventive actions.

## Did you know?

**Your Aetna® plan covers 3D mammograms.** You have several options for your breast cancer screening, such as traditional or 3D mammograms. Just talk to your doctor to find out which option is best for you.

## Reduce your risk

Simple lifestyle changes can help reduce your risk of cancer and boost your overall health.



### Exercise for at least 30 minutes a day.

Whether you walk, run, bike or do yoga at home, it all works.



### Maintain a healthy weight.

Less body fat means lower estrogen levels and lower cancer risk.<sup>2</sup>



### Quit smoking.

If you're still using tobacco, now's the time to give it up for good.



### Limit your alcohol intake.

Around 2 to 3 drinks a week is best.

**Talk to your doctor about setting up a screening today.**

\*If you're over 75 years of age, please consult your doctor about how often you should receive a mammogram.

<sup>1</sup>Health Resources and Services Administration. Women's preventive services guidelines. October 2019. Available at: [HRSA.gov/womens-guidelines-2016/index.html](https://www.hrsa.gov/womens-guidelines-2016/index.html). Accessed April 16, 2020.

<sup>2</sup>BreastCancer.org. Breast cancer risk seems more affected by total body fat than abdominal fat. June 27, 2017. Available at: [BreastCancer.org/research-news/total-body-fat-affects-risk-more-than-belly-fat](https://www.breastcancer.org/research-news/total-body-fat-affects-risk-more-than-belly-fat). Accessed April 16, 2020.

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

This message is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician.

Information is believed to be accurate as of the production date; however, it is subject to change. Refer to **Aetna.com** for more information about Aetna® plans.





# Covered preventive services for children commonly include:

## Screening and assessments\* for:

- Adolescent depression screening
- Alcohol and drug use
- Anemia
- Attention deficit disorder (ADD)
- Autism
- Behavioral and psychological issues
- Congenital hypothyroidism
- Development
- Hearing
- Height, weight and body mass index
- Hematocrit or hemoglobin
- Hemoglobinopathies or sickle cell
- Hepatitis B
- HIV
- Lead (for children at risk for exposure)
- Lipid disorders (dyslipidemia screening for children at higher risk)
- Medical history
- Newborn blood screenings
- Obesity
- Oral health (risk assessment)
- STIs
- TB testing
- Vision

## Medicine and supplements:

- Gonorrhea preventive medicine for the eyes of all newborns
- Oral fluoride for children\* (prescription supplements for children without fluoride in their water source)
- Topical application of fluoride varnish by primary care providers

## Counseling for:

- Obesity
- STI prevention (for adolescents at higher risk)

## Immunizations

From birth to age 18 — doses, recommended ages and recommended populations vary.

- *Haemophilus influenzae* type B
- Hepatitis A and B
- HPV
- Inactivated poliovirus
- Influenza
- Meningococcal (meningitis)
- MMR
- Pneumococcal (pneumonia)
- Rotavirus
- Tdap/diphtheria, tetanus, pertussis (DTaP)
- Varicella (chickenpox)

\*Subject to age restrictions.



# Keeping kids healthy

## The importance of immunizations

There are many ways to keep our families, communities and schools safe and healthy. And one of the most important things you can do is make sure your child is up to date on his or her shots. The start of the new school year is a great time to make sure they're vaccinated.

Many states require children to get vaccines against certain diseases before going to school. You can check with your child's doctor, your child's school or your health department to learn more.

# Recommended immunizations

Below are some common shots recommended by age. Each state has different requirements. Be sure to check with your health care provider to see what, if any, vaccines or boosters are needed for the upcoming school year.

## 4 - 6 Years

Tetanus, diphtheria, pertussis (Tdap)  
Inactivated polio vaccine (IPV)  
Measles, mumps, rubella (MMR)  
Varicella (chicken pox)  
Flu (influenza; yearly)

## 7 - 10 Years

Flu (influenza; yearly)

## 11 - 12 Years

Tetanus, diphtheria, pertussis (Tdap)  
Human papillomavirus (HPV)  
Meningococcal  
Flu (influenza; yearly)

## 13 - 15 Years

Flu (influenza; yearly)

## 16 - 18 Years

Meningococcal  
Flu (influenza; yearly)

**Immunizations are not just for kids.**  
Keep yourself and your children protected.  
Talk to your doctor about health screenings  
and vaccinations for adults.



**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

Copyrighted material adapted with permission from Healthwise, Incorporated. This information is not intended to replace the advice of a doctor. Aetna and Healthwise are not responsible for the decisions you make based on this information. If you have specific health care needs or would like more complete health information, please see your doctor or other health care provider. For more information about Aetna plans, refer to **Aetna.com**.



## Exclusions and limitations

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent.

**Ask your health care provider about which preventive services are right for you and your family.**

---

This material is for information only and is subject to change as regulations are issued and interpretation evolves. This information should not be considered legal guidance regarding the Affordable Care Act or its potential impact. The content described in this communication is not intended to be legal or tax advice and should not be construed as such. We encourage you to consult with your legal counsel and tax experts for legal and tax advice. Health benefits and health insurance plans contain exclusions and limitations. Plan features and availability may vary by location and group size. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to **Aetna.com** for more information about Aetna® plans.