

Oh Yes! IT'S **FREE**

Who Says Nothing in Life is *FREE*?

Routine Preventative Care *Absolutely is FREE* to Employees on the Allen County Schools' Health Plans!!



True, not many things in life are *actually* free, but Routine Preventative Care with your **Medical Mutual of Ohio Plan** is!

Remember the old saying that "an ounce of prevention is worth a pound of cure?" This can be especially true when it comes to preventive health care. Maintaining or improving your health is important – and a focus on 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 does an annual Preventative Visit cost?

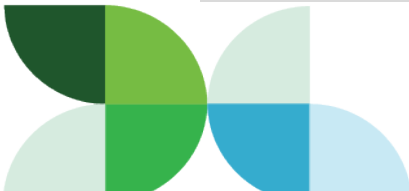
All age and gender appropriate screenings are 100% paid for by your Medical Mutual of Ohio health plan!

What *exactly* is considered Preventive Care?



Preventive care focuses on maintaining your health and establishing your baseline health status. This may include immunizations, vaccines, physical evaluations, lab work, x-rays and medically appropriate health screenings. During your preventive visit, your doctor will determine what tests or screenings are appropriate for you based on many factors such as your age, gender, overall health status, personal health history and your current symptoms or chronic health concerns.

	When do you need it?	What is it?	Example
Preventive Care FREE to you 	You don't have signs of a problem. Your doctor is just going to make sure everything is ok.	Preventive care includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.	A person with no history of high blood pressure gets a routine blood pressure check to screen for high blood pressure.
Diagnostic Care Copay, or deductible and coinsurance may apply 	You have symptoms and your doctor wants to find the cause, or your doctor wants to check on an ongoing problem.	Diagnostic medical care involves treating or diagnosing a problem you're having by monitoring existing problems, checking out new symptoms or following up on abnormal test results.	A person with risk factors for high blood pressure, like being overweight and smoking, visits the doctor because he or she has early morning headaches.



Recommended Screenings and Vaccinations

Each year, the guidelines of covered preventative services are updated to include the newest list of recommendations which are based on recommendations of the U.S. Preventive Services Task Force and other health organizations.

NEW! Most recently there were a couple of notable changes made to your Medical Mutual of Ohio preventative healthcare covered services that will now also be covered at 100%!

- ✓ Women's routine breast cancer screening benefit now includes 3D Mammography.
- ✓ Certain generic medications to reduce the risk of cardiovascular disease will now be covered under preventive services for high risk adults. While the ACA (affordable care act) now requires this to be included for high risk adults, Allen County Schools Health Plan took this benefit a step further for their plan members and will cover these medications at 100% for ALL adults prescribed the following medications:



Low-Dose Statins	Moderate-Dose Statins
Fluvastatin, 20 to 40 mg	Atorvastatin, 10 to 20 mg
Lovastatin, 10 to 20 mg	Fluvastatin, 40 mg (twice daily)
Pravastatin, 10 to 20 mg	Fluvastatin, XL 80 mg
Simvastatin, 5 to 10 mg	Lovastatin, 40 mg
	Pravastatin, 40 to 80 mg
	Rosuvastatin, 5 to 10 mg
	Simvastatin, 20 to 40 mg

A complete list of preventative care services covered at no out-of-pocket cost to you accompany this memo. Generally, your primary care provider knows when to recommend tests that are appropriate for you, but there are some preventative services that are restricted to age, are gender specific, or that you have an increased risk of developing a disease will be covered under your plan at no out-of-pocket cost to you.

Bone density screenings limited to women ages 50 and older

Cholesterol screenings limited to:

Men ages 35 and older for lipid disorders, and men ages 20 to 35 for lipid disorders if they are at an increased risk for coronary heart disease

Women ages 20 and older for lipid disorders if they are at an increased risk for coronary heart disease

Colorectal cancer screenings limited to adults beginning at age 40 and continuing until age 75

Hepatitis B virus screenings limited to pregnant women in their first prenatal visit

Blood glucose screenings/screening for type 2 diabetes limited to asymptomatic adults with sustained blood pressure (either treated or untreated) greater than 135/80 mm/Hg

Chlamydia screenings limited to pregnant and sexually active women age 24 and younger and for older women who are at an increased risk

Questions?

Call or Email the GBS Customer Advocacy Team!

Email: bac.acshp@ajg.com Phone: (855) 600-9098

