

Customer reference guide



Understanding your PREVENTIVE CARE HEALTH COVERAGE

Getting the right preventive care services at the right time can help you stay healthier by:

- Preventing certain illnesses and health conditions from happening; or
- Detecting a health problem at a stage that may be easier to treat.

That's why your Cigna plan covers designated preventive care services. When you receive care in-network, it generally is at a lower cost to you. Depending on your plan, in-network preventive care services may be covered at 100% – but be sure to check your plan materials for details about your specific medical plan.

To make sure you get the care you need – without any unexpected out-of-pocket costs – it's important for you to understand the following:

- What a preventive care service is; and
- Which services your health plan will cover.

What is a preventive care service?

Preventive care services are provided when you don't have any symptoms and haven't been diagnosed with the health issue connected with the preventive service. For example, a flu vaccination is given to prevent the flu before you get it. Other

preventive care services like mammograms can help detect an illness when there aren't any symptoms. Even if you're in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk. During a wellness exam, you and your doctor will determine what tests and health screenings are right for you based on your age, gender, personal health history and current health.

Even when your appointment is for a preventive exam, you may receive other services during that exam that are not preventive care services. For example, your doctor may check on a chronic condition such as heart disease. When your doctor determines that you have a medical issue present, the additional screenings and tests after this diagnosis are no longer considered preventive. These services are covered under your plan's medical benefits, not your preventive care benefits. This means you may be responsible for paying a different share of the cost than you do for preventive care services.

The charts on the following pages outline the various services and supplies considered as preventive care under your plan. If you have additional questions about preventive care services, talk to your doctor or call Cigna at the toll-free number on the back of your ID card.

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Offered by: Connecticut General Life Insurance Company,
Cigna Health and Life Insurance Company, and their affiliates.

Wellness exams

| SERVICE | GROUP | AGE, FREQUENCY |
|---|---|---|
| Well-baby/well-child/well-person exams, including annual well-woman exam (includes height, weight, head circumference, BMI, blood pressure, history, anticipatory guidance, education regarding risk reduction, psychosocial/behavioral assessment) |  | <ul style="list-style-type: none"> • Birth, 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months • Additional visit at 2–4 days for infants discharged less than 48 hours after delivery • Ages 3 to 21 once a year • Ages 22 and older periodic visits, as doctor advises |

The following routine immunizations are currently designated preventive services:

| SERVICE | SERVICE |
|--|--------------------------|
| Diphtheria, Tetanus Toxoids and Acellular Pertussis (DTaP, Tdap, Td) | Meningococcal (MCV) |
| Haemophilus influenzae type b conjugate (Hib) | Pneumococcal (pneumonia) |
| Hepatitis A (HepA) | Poliovirus (IPV) |
| Hepatitis B (HepB) | Rotavirus (RV) |
| Human papillomavirus (HPV) (age and gender criteria apply depending on vaccine brand) | Varicella (chickenpox) |
| Influenza vaccine | Zoster (shingles) |
| Measles, mumps and rubella (MMR) | |

You may view the three immunization schedules on the CDC website: [cdc.gov/vaccines/schedules/](https://www.cdc.gov/vaccines/schedules/).

Health screenings and interventions

| SERVICE | GROUP | AGE, FREQUENCY |
|--|---|---|
| Alcohol misuse screening |  | All adults |
| Anemia screening |  | Pregnant women |
| Aspirin to prevent cardiovascular disease ¹ |  | Men ages 45–79; women ages 55–79 |
| Autism screening |  | 18, 24 months |
| Bacteriuria screening |  | Pregnant women |
| Breast cancer screening (mammogram) |  | Women ages 40 and older, every 1–2 years |
| Breast-feeding support/counseling, supplies ² |  | During pregnancy and after birth |
| Cervical cancer screening (pap test) HPV DNA test with pap test |  | Women ages 21–65, every 3 years Women ages 30–65, every 5 years |
| Chlamydia screening |  | Sexually active women ages 24 and under and older women at risk |
| Cholesterol/lipid disorders screening |  | <ul style="list-style-type: none"> • Screening of children and adolescents (after age 2, but by age 10) at risk due to known family history; when family history is unknown; or with personal risk factors (obesity, high blood pressure, diabetes) • All men ages 35 and older, or ages 20–35 if risk factors • All women ages 45 and older, or ages 20–45 if risk factors |
| Colon cancer screening |  | <p>The following tests will be covered for colorectal cancer screening, ages 50 and older:</p> <ul style="list-style-type: none"> • Fecal occult blood test (FOBT) or fecal immunochemical test (FIT) annually • Flexible sigmoidoscopy every 5 years • Double-contrast barium enema (DCBE) every 5 years • Colonoscopy every 10 years • Computed tomographic colonography (CTC)/virtual colonoscopy every 5 years - Requires precertification |

 = Men,  = Women,  = Children/Adolescents

Health screenings and interventions

| SERVICE | GROUP | AGE, FREQUENCY |
|--|---|--|
| Congenital hypothyroidism screening |  | Newborns |
| Contraception counseling/education. Contraceptive products and services ^{13,4} |  | Women with reproductive capacity |
| Depression screening |    | Ages 12–18, All adults |
| Developmental screening |  | 9, 18, 30 months |
| Developmental surveillance |  | Newborn 1, 2, 4, 6, 12, 15, 24 months. At each visit ages 3 to 21 |
| Diabetes screening |   | Adults with sustained blood pressure greater than 135/80 |
| Discussion about potential benefits/risk of breast cancer preventive medication |  | Women at risk |
| Dental caries prevention (Evaluate water source for sufficient fluoride; if deficient prescribe oral fluoride ¹) |  | Children older than 6 months |
| Domestic and interpersonal violence screening |  | All women |
| Fall prevention in older adults (physical therapy, vitamin D supplementation ¹) |   | Community-dwelling adults ages 65 and older with risk factors (coverage effective upon your plan's start or anniversary date on or after 5/1/13) |
| Folic acid supplementation ¹ |  | Women planning or capable of pregnancy |
| Genetic counseling/evaluation and BRCA1/BRCA2 testing |  | Women at risk <ul style="list-style-type: none"> Genetic counseling must be provided by an independent board-certified genetic counselor or clinical geneticist prior to BRCA1/BRCA2 genetic testing BRCA1/BRCA2 testing requires precertification |
| Gestational diabetes screening |  | Pregnant women |
| Gonorrhea screening |  | Sexually active women at risk |
| Hearing screening (not complete hearing examination) |  | All newborns by 1 month. Ages 4, 5, 6, 8, and 10 or as doctor advises |
| Healthy diet/nutrition counseling |    | Ages 6 and older – to promote improvement in weight status. Adults with hyperlipidemia, those at risk for cardiovascular disease or diet-related chronic disease |
| Hemoglobin or hematocrit |  | 12 months |
| Hepatitis B screening |  | Pregnant women |
| HIV screening and counseling |    | Pregnant women; adolescents and adults 15 to 65 years; younger adolescents and older adults at risk; sexually active women, annually |
| Iron supplementation ¹ |  | 6–12 months for children at risk |
| Lead screening |  | 12, 24 months |
| Metabolic/hemoglobinopathies (according to state law) |  | Newborns |
| Obesity screening |    | Ages 6 and older. All adults |
| Oral health evaluation/assess for dental referral |  | 12, 18, 24, 30 months. Ages 3 and 6 |
| Osteoporosis screening |  | Age 65 or older (or under age 65 for women at risk). Computed tomographic bone density study requires precertification |
| PKU screening |  | Newborns |
| Ocular (eye) medication to prevent blindness |  | Newborns |
| Prostate cancer screening (PSA) |  | Men ages 50 and older or age 40 with risk factors |
| Rh incompatibility test |  | Pregnant women |
| Sexually transmitted diseases counseling |  | Sexually active women, annually |

 = Men,  = Women,  = Children/Adolescents

Health screenings and interventions

| SERVICE | GROUP | AGE, FREQUENCY |
|---|---|--|
| Sexually transmitted infections (STI) screening |    | All sexually active adolescents. All adults at risk |
| Sickle cell disease screening |  | Newborns |
| Skin cancer prevention counseling to minimize exposure to ultraviolet radiation |    | Ages 10–24 |
| Syphilis screening |    | Individuals at risk; Pregnant women |
| Tobacco use/cessation interventions |   | All adults; Pregnant women |
| Tuberculin test |  | Children and adolescents at risk |
| Ultrasound aortic abdominal aneurysm screening |  | Men ages 65–75 who have ever smoked |
| Vision screening (not complete eye examination) |  | Ages 3, 4, 5, 6, 8, 10, 12, 15 and 18 or as doctor advises |

 = Men,  = Women,  = Children/Adolescents



1 Subject to the terms of your plan's pharmacy coverage, certain drugs and products may be covered at 100%. Your doctor is required to give you a prescription, including for those that are available over-the-counter, for them to be covered under your Pharmacy benefit. Cost sharing may be applied for brand name products where generic alternatives are available. Please refer to Cigna's "No Cost Preventive Medications by Drug Category" Guide for information on drugs and products with no out-of-pocket cost.

2 Subject to the terms of your plan's medical coverage, breast-feeding equipment rental and supplies may be covered at the preventive level. Your doctor is required to provide a prescription, and the equipment and supplies must be ordered through CareCentrix, Cigna's national durable medical equipment vendor. Precertification is required for some types of breast pump equipment.

3 Examples include oral contraceptives; diaphragms; hormonal injections and contraceptive supplies (spermicide, female condoms); emergency contraception.

4 Subject to the terms of your plan's medical coverage, contraceptive products and services such as some types of IUD's, implants and sterilization procedures may be covered at the preventive level. Check your plan materials for details about your specific medical plan.

These preventive health services are based on recommendations from the U.S. Preventive Services Task Force (A and B recommendations), the Advisory Committee on Immunization Practices (ACIP) for immunizations, the American Academy of Pediatrics' Periodicity Schedule of the Bright Futures Recommendations for Pediatric Preventive Health Care, the Uniform Panel of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children and, with respect to women, evidence-informed preventive care and screening guidelines supported by the Health Resources and Services Administration. For additional information on immunizations, visit the immunization schedule section of www.cdc.gov. This document is a general guide. Always discuss your particular preventive care needs with your doctor.

Exclusions

This document provides highlights of preventive care coverage generally. Some preventive services may not be covered under your plan. For example, immunizations for travel are generally not covered. Other non-covered services/supplies may include any service or device that is not medically necessary or services/supplies that are unproven (experimental or investigational). For the specific coverage terms of your plan, refer to the Evidence of Coverage, Summary Plan Description or Insurance Certificate.

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