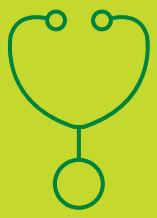
PREVENTIVE HEALTH CARE



A guide to understanding what it is and what's covered

Your Cigna health care plan covers certain preventive care services. Using these services at the right time can help you stay healthier by:

- Preventing certain illnesses and health conditions from happening; or
- Detecting health problems at early stages, when they may be easier to treat

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 costs — it's important for you to know:

- What preventive care services are and;
- Which services your health plan will cover

What is a preventive care service?

Preventive care services are provided during a wellness exam. You and your doctor will determine what tests and health screenings are right for you. The screenings are based on your:

- Age
- Gender
- Personal health history
- Current health

You don't need to have symptoms or be diagnosed with a health issue to receive preventive care services. For example, a flu shot is given to prevent the flu. Other services like mammograms help detect illnesses when there aren't any symptoms. Even if you're in the best shape of your life, a serious condition with no symptoms may put your health at risk.

What isn't a preventive care service?

During your wellness exam, you may receive services that are not considered preventive care services. For example, if your doctor determines that you have a medical issue and you have additional screenings and tests done after a diagnosis is made, this is no longer considered preventive. These services will be considered 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.

Questions?

Talk with your doctor or call Cigna at the toll-free number on the back of your ID card.

The charts on the following pages list the services and supplies that are considered "preventive care" under your plan.

Together, all the way.℠

Cigna®

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

855050 c 12/14

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)	● ● ●	• 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 Toxoid and acellular pertussis (DTaP, Tdap, Td)	Meningococcal (MCV)
Haemophilus influenzae type b conjugate (Hib)	Pneumococcal (pneumonia)
Hepatitis A (Hep A)	Poliovirus (IPV)
Hepatitis B (Hep B)	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 immunization schedules on the CDC website: **cdc.gov/vaccines/schedules/**.

Health screenings and interventions

SERVICE	GROUP	AGE, FREQUENCY
Alcohol misuse screening	● ● ●	All adults; adolescents at risk
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		• Screening of children and adolescents ages 9-11 years and 18-21 years; children and adolescents with risk factors ages 2-8 and 12-16 years • 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	● ●	The following tests will be covered for colorectal cancer screening, ages 50 and older: • 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
Critical congenital heart disease screening	🟢	Newborns before discharge from hospital
Contraception counseling/education. Contraceptive products and services[1,3,4]	🔴	Women with reproductive capacity
Depression screening	🔵🔴🟢	Ages 11–21, 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[1]	🔴	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
Folic acid supplementation[1]	🔴	Women planning or capable of pregnancy
Genetic counseling/evaluation and BRCA1/BRCA2 testing	🔴	Women at risk • Genetic counseling must be provided by an independent board-certified genetic specialist prior to BRCA1/BRCA2 genetic testing • BRCA1/BRCA2 testing requires precertification
Gestational diabetes screening	🔴	Pregnant women
Gonorrhea screening	🔴	Sexually active women age 24 years and younger and older 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 and physical activity counseling	🔵🔴🟢	Ages 6 and older - to promote improvement in weight status. Overweight or obese adults with risk factors for cardiovascular disease
Hemoglobin or hematocrit	🟢	12 months
Hepatitis B screening	🔴	Pregnant women
Hepatitis C screening	🔵🔴	Adults at risk; one-time screening for adults born between 1945 and 1965
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
Lung cancer screening (low-dose computed tomography)	🔵🔴	Adults ages 55 to 80 with 30 pack-year smoking history, and currently smoke, or have quit within the past 15 years. Computed tomography requires precertification. (coverage effective upon your plan's start or anniversary date on or after 1/1/15)
Metabolic/hemoglobinopathies (according to state law)	🟢	Newborns
Obesity screening/counseling	🔵🔴🟢	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 with fracture risk as determined by Fracture Risk Assessment Score). Computed tomographic bone density study requires precertification
PKU screening	🟢	Newborns

🔵 = Men 🔴 = Women 🟢 = Children/adolescents

Health screenings and interventions

SERVICE	GROUP	AGE, FREQUENCY
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 infections (STI) counseling	● ● ●	Sexually active women, annually; sexually active adolescents; and men at increased risk
Sexually transmitted infections (STI) screening	●	All sexually active adolescents.
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
Tobacco use prevention (counseling to prevent initiation)	●	School-age children and adolescents
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

Other coverage: Your plan supplements the preventive care services listed above with additional services that are commonly ordered by primary care physicians during preventive care visits. These include services such as urinalysis, EKG, thyroid screening, electrolyte panel, Vitamin D measurement, bilirubin, iron and metabolic panels.

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. To obtain the breast pump and initial supplies, contact CareCentrix at 877.466.0164 (option 3). To obtain replacement supplies, contact Edgepark Medical Supplies at 800.321.0591.
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.

"Cigna" and the "Tree of Life" logo are registered service marks, and "Together, all the way." is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc. (IL & IN), Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc. (MO, KS & IL), Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (TN & MS), and Cigna HealthCare of Texas, Inc.

855050 c 12/14 © 2014 Cigna. Some content provided under license.