

WELLNESS UPDATE

Montgomery County recently introduced the **Wellness Benefit**. *What does that mean to you?* It means you will receive 100% coverage when you see a network provider for many types of preventive care plus all the age and gender appropriate tests that health care professionals usually recommend at the time of an annual physical.

As we all know, wellness and prevention are the most effective forms of healthcare. Early detection of potential medical conditions and risk factors can head off many serious health problems. Montgomery County encourages you to **take charge of your health and take advantage of the Wellness Benefit!**

At a quick glance, here are some services covered under the **Wellness Benefit**. A chart with more detail about these services is attached on the following pages.

- Annual physical**
- Well-baby and well-child care**
- Routine annual eye exam**
- Routine annual hearing exam**
- Immunizations**
- Paps Smear**
- Mammogram**
- Prostate exam (PSA test)**
- Colorectal exam**
- Colonoscopy**
- Osteoporosis bone scan**

Please keep in mind that any diagnostic testing or surgical procedures recommended as a result of the preventive exam are subject to deductibles and coinsurance and will not be covered at 100%.

BENEFIT	AGE AND FREQUENCY RECOMMENDATIONS
Annual Routine Physical (includes routine labs/tests associated with wellness exam)	<ul style="list-style-type: none"> -One preventive exam per year -No minimum or maximum age requirement -Physical exams and immunizations required for travel, enrollment in any insurance program, as a condition of employment, for licensing, school and sports programs are <u>not</u> covered services.
Well-baby and well-child care	<ul style="list-style-type: none"> -At birth, 1, 2, 4, 6, 9, 12,15, 18, 24 and 30 months -At age 3, 4, 5, 6, 8, 10, 11, 12 years -Annually 13-18 years
Vision Exam	<ul style="list-style-type: none"> -One preventive exam per year -No minimum or maximum age requirement -Does not include eyewear
Hearing Exam	<ul style="list-style-type: none"> -One preventive exam per year -No minimum or maximum age requirement
PAP Smear	<ul style="list-style-type: none"> -Screenings should begin within three years of starting sexual activity or at age 21, whichever comes first. Should be done at least every 3 years.
Mammogram	<ul style="list-style-type: none"> -Screening every 1-2 years, with or without clinical breast exam -Women age 40 or older
Bone Density Test	<ul style="list-style-type: none"> -For women age 60 at increased risk for osteoporosis -Women 65 years of age and older be screened routinely.
Prostate Exam (PSA test)	<ul style="list-style-type: none"> -Annually -Beginning at age 50
Colorectal Screening	<ul style="list-style-type: none"> -Annually
Colonoscopy	<ul style="list-style-type: none"> -Every 5 years -Typically at age 50
Immunizations	<ul style="list-style-type: none"> -At various ages -Include but not limited to: Hepatitis A vaccine; Hepatitis B vaccine; Hemophilus influenza b vaccine (HIB); Measles, mumps and rubella vaccine (MMR); Flu shots.

Note: In the event of discrepancies between this chart and the plan document, the plan document will always govern.