

Dear Patient,

## “Welcome to your Wellness Checkup”

What is the difference between a Wellness/Preventive Visit and a Regular Office/Sick Visit and how are they billed?

A **“WELLNESS/PREVENTIVE”** visit is when you are healthy, have no medical complaints or needs and are not receiving any follow up care to any pre-existing illnesses or medical issues and all you are receiving is a complete physical examination with preventive screenings and education. Your insurance will be billed for a preventive/wellness visit only.

A regular office/sick visit is when you have medical complaints or needs that you would like to have addressed or a new medical concern is detected and addressed during the visit.

If any of these additional concerns are addressed during your preventive checkup, **then your insurance will be billed for both a preventive/wellness visit AND an office/sick visit.**

You are financially responsible for any office visit charges that are not covered under your Wellness/Preventive insurance policy benefits.

If you have any questions or concerns regarding your individual insurance benefit policies **PLEASE** call your insurance company to verify your coverage and understanding of your benefits prior to your visit.

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## Prevention is the best medicine.

Having an annual physical examination can provide early disease protection, which in turn can help to prolong and improve your life. The physical examination will ensure that unseen yet important health issues like blood pressure, cholesterol levels, or heart disease are not forgotten.

Your annual physical exam is a great opportunity to refocus your attention on prevention and screening:

At age 50, it's time to begin regular screening for colorectal cancer. People with immediate family members with colorectal cancer may need to be screened before age 50.

For most women, age 40 marks the time to begin annual mammogram screening for breast cancer.

Everyone should have their cholesterol (lipids) checked every five years after age 20, according to the American Heart Association.

**“Our goal is to keep you healthy and happy”**

# 2013-2014 Adult Wellness Guidelines

## Making Preventive Care a Priority

### Adult Health - for ages 18 and over

Preventive care is very important for adults. By making some good basic health choices, women and men can boost their own health and well-being. Some of these positive choices include:

- Eat a healthy diet
- Get regular exercise
- Don't use tobacco
- Limit alcohol use
- Strive for a healthy weight

### Adult Recommendations

Screenings	
Weight	Every 1-3 years
Body Mass Index (BMI)	Every 1-3 years
Blood Pressure (BP)	At least every 2 years*
Colon Cancer Screening	Beginning at age 50 — colonoscopy every 10 years, OR flexible sigmoidoscopy every 5 years OR fecal occult blood test annually*
Diabetes Screening	Those with high blood pressure should be screened. Others, especially those who are overweight or have additional risk factors, should consider screening every 3 years.*
Hepatitis C (HCV) Screening	Once for adults born between 1945 and 1965
HIV Screening	Adults ages 18-65, older adults at increased risk and all pregnant women should be screened.

Immunizations	
Tetanus Diphtheria Pertussis (Td/Tdap)	Get Tdap vaccine once, then a Td booster every 10 years.
Influenza (Flu)	Yearly
Herpes Zoster (Shingles)	1 dose given at age 60 and over
Varicella (Chicken Pox)	2 doses if no evidence of immunity
Pneumococcal (Pneumonia)	1 dose at age 65 and over*
Measles, Mumps, Rubella (MMR)	1 or 2 doses for adults ages 18-55 if no evidence of immunity
Human Papillomavirus (HPV)	3 doses for women ages 18-26 if not already given. 3 doses for men ages 18-21 if not already given.*



\* Recommendations may vary. Discuss the start and frequency of screenings with your doctor, especially if you are at increased risk.

Source: US Department of Health and Human Services, and the Centers for Disease Control and Prevention

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## Women's Health

Women have their own unique health care needs. To stay well, they should make regular screenings a priority. In addition to the services listed in the Adult Health section, women should also discuss the recommendations listed on this chart with their doctor.

Women's Recommendations	
Mammogram	Every 1-2 years for women ages 40-74*
Clinical Breast Exam	Every 3 years for women ages 20-39. Annually for age 40 and over.
Cholesterol	Starting age and frequency of screenings are based on your individual risk factors. Talk with your doctor about what is best for you.
Pap Test	Women ages 21-65: Pap test every 3 years. Another option for ages 30-65: Pap test and HPV test every 5 years. Women who have had a hysterectomy or are over age 65 may not need a Pap test.*
Osteoporosis Screening	Beginning at age 65, or at age 60 if risk factors are present*
Aspirin Use	At ages 55-79, talk with your doctor about the benefits and risks of aspirin use.

## Men's Health

Men are encouraged to get care as needed and make smart choices. That includes following a healthy lifestyle and getting recommended preventive care services. If they follow a game plan for better overall health, they'll be more likely to win at wellness.

In addition to the services listed in the Adult Health section, men should also discuss with their doctor the recommendations shown in the table to the right.

Men's Recommendations	
Cholesterol	Ages 20-35 should be tested if at high risk. Men age 35 and over should be tested.
Prostate Cancer Screening	Discuss the benefits and risks of screening with your doctor.*
Abdominal Aortic Aneurysm	Screen once between ages 65 -75 if you have ever smoked.
Aspirin Use	Talk with your doctor about the benefits and risks of aspirin use.

**Learn more!** Additional sources of health information include:

[www.ahrq.gov/patients-consumers/prevention/index.html](http://www.ahrq.gov/patients-consumers/prevention/index.html)

[www.cancer.org/healthy/index](http://www.cancer.org/healthy/index)

## Ask Your Doctor

You probably don't hesitate to ask your doctor about nutrition and exercise, losing weight and stopping smoking. But you can also ask about:

- Dental health
- Problems with drugs or alcohol
- Sexual behavior and sexually transmitted diseases
- Feelings of depression
- Domestic violence
- Accident/injury prevention
- Preventing falls, especially for ages 65 and over

\* Recommendations may vary. Discuss screening options with your doctor, especially if you are at increased risk.

Source: US Department of Health and Human Services, and the Centers for Disease Control and Prevention

The recommendations provided in the table are based on information from organizations such as the Advisory Committee on Immunization Practices, the American Academy of Family Physicians, the American Cancer Society and the United States Preventive Services Task Force. The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the recommendations provided.

Coverage for preventive services may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card.



# 2013-2014 Children's Wellness Guidelines

## Laying the Groundwork for a Healthy Tomorrow

Good health is a gift anyone would wish for a child, but it doesn't happen without your effort and involvement.

Some things you can do to help keep your child well:

- **Introduce good nutrition at an early age, and be a positive role model**
- **Encourage lots of play and physical activity**
- **Keep up with recommended vaccinations**

**Please note:** these recommendations are for healthy children who don't have any special health risks. Take the time to check the following summaries of key preventive services.

### Children's Health

Having a baby is a very joyful time in your life. Put your baby on the path to wellness right away by scheduling regular office visits with a doctor. The doctor will watch your baby's growth and progress, and should talk with you about eating and sleeping habits, safety and behavior issues.

According to the Bright Futures recommendations from the American Academy of Pediatrics, the doctor should:

- Check your child's Body Mass Index percentile regularly beginning at age 2
- Check blood pressure yearly from age 3 to age 17
- Test vision yearly from ages 3 to 6, then at ages 8, 10, 12 and 15
- Test hearing yearly from ages 4 to 6, then at ages 8 and 10

Make sure your child gets the recommended immunizations shown in the charts. Not only do they protect children from sickness, they also lay the basis for a healthy tomorrow. And it's never too late to catch up on a missed vaccination. Ask your doctor how to catch up.

**Learn more!** An additional source of health information is:

[www.healthychildren.org](http://www.healthychildren.org)

**Be sure your child is up-to-date on immunizations and health screenings**



# Routine Children's Immunization Schedule\*

Vaccine	Birth	1 month	2 months	4 months	6 months	12 months	15 months	18 months	1 1/2 -3 years	4-6 years
Hepatitis B (HepB)	✓	✓					✓			
Rotavirus (RV)			✓	✓	✓**					
Diphtheria Tetanus and Pertussis (DTaP)			✓	✓	✓			✓†		✓
Haemophilus Influenzae Type B (Hib)			✓	✓	✓**		✓			
Pneumococcal Conjugate (PCV)			✓	✓	✓		✓			
Inactivated Polio Vaccine (IPV)			✓	✓			✓			✓
Influenza (Flu)					✓	Recommended <b>yearly</b> starting at age 6 months with 2 doses given the first year.				
Measles, Mumps and Rubella (MMR)							✓			✓
Varicella (Chicken pox)							✓			✓
Hepatitis A (HepA)						✓	First dose: 12-23 months. Second dose: 6-18 months later.		✓	

- ✓ One dose
- \*\* Number of doses needed varies depending on vaccine used. Ask your doctor.
- † The 4th dose of DTaP may be given as early as 12 months, as long as at least 6 months have passed since the 3rd dose.

Range of recommended dates

## Tweens and Teenagers

As your children grow into teens, they should continue yearly doctor visits for exams and scheduled immunizations. These visits give the doctor a chance to:

- Discuss the importance of good eating habits and regular physical activity
- Talk about avoiding alcohol, smoking and drugs
- Screen for sexual activity and sexually transmitted diseases, including HIV as appropriate



## Recommended Immunizations for ages 7 to 18\*

Vaccine	7 - 10 years	11 - 12 years	13 - 15 years	16 years	17 - 18 years
Tetanus Diphtheria Pertussis (Tdap)		✓			
Human Papillomavirus (HPV) - females and males		✓ 3 doses			
Meningococcal (MCV)		✓		✓	
Influenza (Flu)	Yearly				

- ✓ One dose
- \* These recommendations come from the Centers for Disease Control and Prevention and the American Academy of Pediatrics. The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individual advice on the recommendations provided.

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