

# WPS Large Group Preventive Health Benefits Covered Under Health Care Reform\*

This sheet highlights how preventive health benefits are paid under policies subject to health care reform mandates. WPS will pay benefits without cost-sharing for the services and medications listed when care is received from in-network providers. Services received from out-of-network providers are subject to out-of-pocket costs in the form of deductibles and coinsurance amounts. Out-of-network services for customers with HMO plans are not covered.

**Routine immunizations** including, but not limited to, those recommended by the Advisory Committee on Immunization Practices: influenza/flu; diphtheria; pertussis; tetanus; polio; measles; mumps; rubella; haemophilus influenza B; meningitis, hepatitis A; hepatitis B; varicella; pneumococcal; meningococcal; rotavirus; human papillomavirus; and herpes zoster. Immunizations for travel purposes are not covered.

**Routine medical exams** including hearing exams, pelvic exams, pap smears and any related routine diagnostic services, routine eye exams with or without refractions, mammograms, and colorectal cancer screenings.

**Well-child care** including routine medical exams, hearing exams and any related routine diagnostic services, and routine eye exams with or without refractions directly provided to a dependent child in connection with well-child care. This includes those routine services directly provided by a health care practitioner to a covered newborn child during the child's inpatient confinement following his/her birth.

**Mammograms** limited to one routine mammogram of a covered person per calendar year.



» Questions? Call Customer Support to speak with one of our friendly representatives. For WPS Health Insurance, call **888-915-4001**. For WPS Health Plan, call **888-711-1444**.

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**Preventive screenings** for the following, including, but not limited to: abdominal aortic aneurysm; to reduce alcohol misuse (also includes behavioral counseling, as determined by us); chlamydial infection; gonorrhea; congenital hypothyroidism in newborns; screening for hearing loss in newborns; hepatitis B and C; screening for high blood pressure; HIV; iron deficiency anemia in asymptomatic pregnant women; screening for lipid disorders; major depressive disorders in children and adolescents; phenylketonuria in newborns; RH incompatibility; osteoporosis; sickle cell disease in newborns; syphilis; type 2 diabetes; visual impairment in children under age 5; depression in adults; bacteriuria; cervical cancer; screening and behavioral counseling for obesity, as determined by us; gestational diabetes in pregnant women who are between 24 and 28 weeks of gestation and at the first prenatal visit if the woman is identified to be at high risk for diabetes; high-risk human papillomavirus DNA testing in female covered persons with normal cytology results (screening should begin at age 30 and should occur no more frequently than every three years); lung cancer with low-dose computed tomography in adults age 55-80 who smoke 30 packs per year and currently smoke or have quit smoking within the last 15 years.

**Preventive drugs** including, but not limited to: (a) aspirin for the prevention of cardiovascular disease for ages 50-69 and after 12 weeks of gestation in women who are at high risk for preeclampsia; (b) fluoride supplements for those older than six months; (c) folic acid for women planning or capable of pregnancy; (d) oral contraceptives, contraceptive patches, contraceptive devices (e.g., diaphragms, sponges, and gels), and contraceptive vaginal rings for birth control; (e) nicotine replacements (e.g., patches and gum) and covered drugs used for smoking cessation for those age 18 and over; (f) risk-reducing medications for women

who are at increased risk for breast cancer and at low risk for adverse medication effects; (g) immunizations; (h) low/moderate-dose statins for ages 40-75 with at least one cardiovascular disease risk factor and a 10-year calculated risk of at least 10%; (i) bowel preparations related to a preventive colonoscopy; and (j) pre exposure prophylaxis (PrEP) antiretroviral therapy for covered persons at high risk of HIV acquisition.

For preventive drugs, coverage is also limited to generic drugs when they are available, with the exception of preventive contraceptive methods. If your health care practitioner submits proof to us that it is medically necessary for you to use a brand-name preventive contraceptive method instead of the equivalent generic preventive contraceptive method, we will cover the brand-name drug in full and you will not be charged.

**Other services** including, but not limited to: blood lead tests; behavioral interventions to promote breast feeding; comprehensive lactation support and counseling by a trained health care provider during pregnancy and/or in the postpartum period; annual counseling on sexually transmitted infections; counseling for tobacco use; prophylactic ocular topical medication for newborns against gonococcal ophthalmia neonatorum; annual screening and counseling for female covered persons for interpersonal and domestic violence; healthy diet and physical activity counseling to prevent cardiovascular disease; and behavioral counseling for skin cancer.

Some laboratory and diagnostic studies may be subject to cost-sharing if determined not to be part of a routine preventive or screening examination. When you have a symptom or history of an illness or injury, laboratory and diagnostic studies related to that illness or injury are no longer considered part of a routine preventive or screening examination.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

Preventive care services include routine exams, screenings, immunizations, and other services ranked A or B by the U.S. Preventive Services Task Force.

\*Valid for new groups or those that have renewed on or after Jan. 1, 2021.

The logo for WPS Health Insurance and Health Plan, featuring the letters "WPS" in a bold, blue, sans-serif font. A horizontal orange line is positioned below the letters.

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