

Wellness Benefits for Routine Health Care Services

The Loyola Advantage PPO Plan covers general preventive care services at 100%. When you see your doctor for preventive care services, be sure to specify that your visit is for preventive care. Benefits for general preventive care are paid at 100% (see the table). All covered family members may receive routine wellness services; the annual deductible is waived. However, if any health issue is discovered during a preventive care visit, the charge may be considered diagnostic and will be paid as a regular plan expense with deductibles and/or copays and coinsurance applied.

Wellness means assuming responsibility for maintaining good health and incorporating good healthy habits and lifestyle choices to enhance your wellbeing and improve the quality of your life. Some examples of routine services are routine physical examinations, mammograms, and immunizations.

General Preventive Care Services Covered at 100%

Below are common preventive care services that the Loyola Advantage PPO Plan covers at 100%. When you see your doctor for a preventive care visit, be sure to specify that your visit is for preventive care or wellness, as covered under the plan. If your doctor discusses other preventive care or wellness services not listed below, be sure to ask if the service is covered under preventive care with your doctor or BCBSIL.

<ul style="list-style-type: none">• Immunizations• Routine Bone Density Test• Routine Breast Exam• Routine Colonoscopy• Routine Colorectal Cancer Screening-Lab	<ul style="list-style-type: none">• Routine Digital Rectal Exam• Routine Gynecological Exam• Routine Lab Procedures• Routine Mammogram• Routine Pap Smear	<ul style="list-style-type: none">• Routine Physical Exam• Routine Prostate Test• Smoking Cessation• Well Baby Care• Health Education/Counseling Services
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For more information about wellness and preventive care, see the U.S. Preventive Services Task Force recommendations at <http://www.healthcare.gov/center/regulations/prevention/taskforce.html>.