

## YOUR 2021 PREVENTIVE BENEFITS

# Preventive care keeps you in control of your health

Preventive care gets you to a proactive place in your healthcare. It lets you stay ahead of future health issues and promotes your staying healthy. And bonus, in-network preventive services are covered at no additional cost to you.

## In-network preventive care definitions

Think of preventive care as a check-in for your body when you're healthy. Preventive care services—like immunizations, certain screening tests, and routine check-ups—help you avoid illness, and improve your physical health and wellbeing.

What's covered by your plan as "preventive care" can vary depending on things like your gender, age, and certain risk factors. Preventive care is based on the guidelines **from the Centers for Disease Control (CDC) and the United States Preventive Services Task Force (USPSTF).**

For questions about whether a specific service or procedure is considered preventive under your plan, reach out to our Member Advocate team.

## WHY PREVENTIVE CARE

- Your plan covers in-network preventive care at \$0 out-of-pocket cost to you. At no cost, it's a simple way to get healthcare that you need.
- Preventive care does double-duty: it helps you take care of your current health as well as keeps you informed about potential health risks.
- Early screens and tests are effective to catch other health conditions sooner which can lead to better treatment outcomes.
- And, if you're unable to find in-network preventive care in your area, our Member Advocates are here to help what you need. Reach out to us to start the process of getting the preventive care you deserve.



## Your additional preventive benefits

All plans have a baseline of preventive care procedures and services. You also have extended preventive care benefits for your available plans.

### EXTENDED PREVENTIVE CARE COVERAGE

- **Gender Neutral Preventive Benefits**  
Preventive care that would normally be restricted to one gender is available to you regardless of your gender

- **For High Deductible or Health Savings Account (HSA) Plans**  
Any care related to certain chronic conditions is treated as preventive. This means that these services are covered by your plan before meeting the deductible.

A full list of what is covered for different chronic conditions is available in your MyCollective account online.

- **Breast Pumps**  
If you purchase a breast pump outside your medical network, the available plans cover the breast pump with the same as one purchased in-network.