

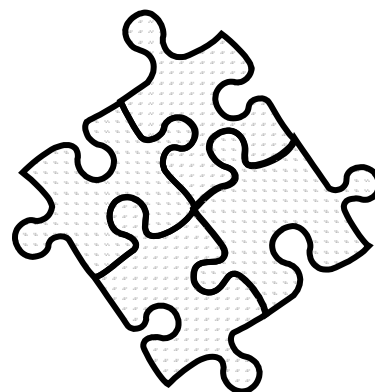
Are you *Puzzled* by the Plan Year 2009 Self-funded PPO Plan Wellness Benefit?



It's easy to use and it's one way of keeping health care costs down! By focusing on wellness and gaining a better understanding of the preventive care services, your PPO Wellness Benefit can be a valuable resource.

The PPO Wellness Benefit provides a \$2,500 (*per person, per plan year*) benefit to participants and their covered dependents. Plus, services for preventive care are not subject to a copayment or deductible. This benefit is ***only available*** when using ***in-network*** providers. The following preventive screenings are covered under this great benefit:

- Physical Exam, Screening Lab and x-rays
- Well-Child Examinations and Immunizations
- Prostate Screening (e.g., PSA blood test)
- Routine Sigmoidoscopy
- Routine Colonoscopy
- Adult Immunizations
- Screening Mammogram (absence of a diagnosis)
- Pelvic Exam and Pap Smear Lab Test
- Osteoporosis Screening
- Hypertension Screening
- Skin Cancer Screening
- Routine Hearing Exam
- Weight Loss Program (medically supervised)
- Tobacco Cessation Programs
- Stress Management Programs



When scheduling an appointment using the Wellness Benefit, remember to follow these simple instructions:

- Tell the scheduler your visit will be for preventive services.
- Confirm with your doctor before you leave the office that he has listed the service as preventive.
- If your doctor refers you to an ancillary provider for preventive laboratory tests e.g., mammogram, colonoscopy, etc., make sure that he indicates that the purpose is preventive.

The advantage of obtaining regular preventive screenings is an important foundation of early detection and prevention of disease. As a Self-funded PPO Plan participant, you can take better control of your health by taking full advantage of this valuable offering.

The following contains Preventive Care Guidelines published by the Centers for Disease Control and Prevention. Immunizations, screenings and exams for Preventive care are covered under your Self-funded PPO Plan Wellness Benefit. For questions relating to the PPO Wellness Benefit, contact Fiserv Nevada, Inc. at (877) 963-8232.

Preventive Care Guidelines

Adult Preventive Guidelines (Male and Female)

Exam	Frequency	Purpose
Height and Weight	Yearly or as needed	To measure changes that could relate to a medical issue
Blood Pressure	Yearly or as needed beginning at 18	To determine if your blood pressure is too high
Fecal Occult Blood	Yearly or as needed beginning at 50	To check for blood in your stool
Blood Sugar (glucose)	Every 3 to 5 years or as needed	To check your blood sugar levels
Cholesterol	Every 3 to 5 years or as needed	To check the amount of different types of fat in your blood
Sigmoidoscopy	Every 3 to 5 years or as needed beginning at age 50	To check for changes or growths in your intestines
Colonoscopy	Low risk, every 10 years beginning at age 50	To check for changes or growths and the removal of growths in your intestines
Electrocardiogram	As needed	To check your heart rate or rhythm
Hearing Exam	As needed	To check how well you hear
Clinical skin exam	As needed beginning at age 18	To look for changes in any moles or growths

Adult Preventive Guidelines (Female)

Exam	Frequency	Purpose
Self Breast Exam	First day of every month or after your period	To check for changes in the skin, nipple discharge or for any lumps
Clinical Breast Exam	Every year or as needed beginning at age 35	To check for changes in the skin, nipple discharge or for any lumps
Pelvic Exam and Pap Smear	Every year or as needed beginning at age 18	To check for changes in the vagina, cervix, uterus, ovaries or other female organs
HPV Vaccine	Recommended for females ages 11 – 26 and can be given to girls as young as age 9.	Protection against high-grade precancerous lesions, cervical cancer, and genital warts in women who had no prior HPV exposure.
Bone Density	As needed beginning at age 50 or earlier if risk factors for osteoporosis are present	To check the density of your bones

Adult Preventive Counseling Guidelines (Male and Female)

Exam	Frequency	Purpose
Tobacco Use	As needed	Smoking cessation
Depression Screen/Stress management	As needed	To help you identify behavior issues

Adult Preventive Immunization Guideline (Male and Female)

Exam	Frequency
Pneumococcal Vaccine	Once at age 65
Tetanus-Diphtheria	Begin at age 15, then every 10 years
Influenza Schedule based on recommendations by the Center for Disease Control	Annually for: <ul style="list-style-type: none"> • adults age 65 and older • persons age 18-64 years with underlying chronic medical conditions • all women who will be pregnant during the influenza season

Pediatric Preventive Guidelines

Exam (Birth – 18 months)	Frequency	Comments
Height and Weight Head circumference	Birth to 18 months	
Immunizations	Birth – 2 months: Hep B 2 months: Hep B, DtaP, IPV, Pneu 4 months: DtaP, Hib, Pneu 6 months: DtaP, Hib, Pneu 12-18 months: Hep B, DtaP, Hib, IPV, MMR, Var, Pneu Booster	Recommended within age ranges; consult pediatrician. Varicella recommended for children who have not had chicken pox
Recommended Well Visits	Birth – 15 months: at least 6 visits 15 – 24 months: 3 visits	

Pediatric Preventive Guidelines

Exam (2 – 6 years)	Frequency	Comments
Height and Weight Blood Pressure (over 4 years old)	As scheduled by pediatrician	
Eye Exam (ages 3 – 4)		
Exam (7 – 12 years)	Frequency	Comments
Height and Weight Blood Pressure	As scheduled by pediatrician	
Immunizations	11 – 12 years: Hep B if series is not completed, TD if last DtaP was 5+ years prior, MMR if not second dose, Varicella for those without prior immunization or history of chickenpox	
Recommended Well Visits	Annually or as scheduled by your pediatrician	
Anticipatory Guidance	Diet and exercise, substance abuse (tobacco, alcohol, and other drugs), sexual practices (pregnancy, STD's), injury prevention (safety belts, safety helmets, firearms, violent behavior), dental health, skin protection for ultraviolet light and suicide risk factors	

For more information regarding preventive care recommendations and immunizations, please visit the website for the Centers for Disease Control and Preventions or the United States Department of Human Services:

Adults

- Preventive Services for Adults:
www.guideline.gov/summary/summary.aspx?doc_id=5832, or
www.cdc.gov/nip/recs/adult-schedule.htm

Children

- www.ahrq.gov/pip/childguide/intro.htm
- Immunizations: <http://www.cdc.gov>