

A close-up photograph of a family. A woman with long blonde hair and a man with a beard are both smiling and looking down at a young child. The child is laughing and has their hands near their mouth. They are all wearing white t-shirts. The background is softly blurred.

Preventive Care Covered with No Cost Sharing

Checkups, screenings, vaccines, prenatal care, contraceptives
and more with no out-of-pocket costs

Meritain Health[®]
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Good news! Your health benefits cover the services* listed here with no cost to you¹ as part of your preventive care.

This includes routine screenings and checkups. It also includes counseling to prevent illness, disease or other health problems.

Many of these services are covered as part of physical exams, including regular checkups, and routine gynecological and well-child exams.

You won't have to pay out-of-pocket for these preventive visits when you visit a doctor in your provider network. But these services are generally not preventive if you get them as part of a visit to diagnose, monitor or treat an illness or injury. Then copays, coinsurance and deductibles may apply.

Meritain Health® follows preventive recommendations as determined by the U.S. Preventive Services Task Force, Centers for Disease Control and Prevention and other advisory committees. Screenings, services and other covered preventive services can vary by age, gender and other factors. Be sure to talk with your doctor about which services are right for you.

Preventive care for adults

Covered preventive services for adults generally include the following:

Medications and supplements

Doses, recommended ages, and recommended populations vary.

- Aspirin for women at risk of preeclampsia and adults ages 50–69 with certain heart risk factors
- Bowel preparation medication (for preventive colorectal cancer screening)
- Low-dosage statins: dependent on cardiovascular disease (CVD) and risk factors
- Tobacco-cessation medicine approved by the U.S. Food and Drug Administration (FDA), including over-the-counter medicine when prescribed by a health care provider and filled at a participating pharmacy

- HIV pre-exposure prophylaxis (PrEP) medication for members at higher risk
 - **Truvada** (until a generic version is available)
 - **Descovy**—covered for members with renal comorbidities or bone disease

Screenings

- Abdominal aortic aneurysm (one-time screening for men of specified ages who have ever smoked)
- Alcohol misuse
- High blood pressure
- Cholesterol (for adults of certain ages or at high risk)
- Colorectal cancer*
- Depression
- Diabetes
- Human immunodeficiency virus (HIV)
- Hepatitis B and C
- Lung cancer (with history of smoking)
- Obesity
- Syphilis (for pregnant women and members at higher risk)
- Tuberculosis (TB) testing
- Tobacco use
- Home blood pressure monitor (one monitoring device per member age 18 and over)

Counseling services

- Alcohol misuse
- Domestic violence
- Nutrition (for adults with cardiovascular and diet-related chronic disease)
- Obesity
- Sexually transmitted infection (STI) prevention (for adults at higher risk)
- Tobacco use (including programs to help you stop using tobacco)

¹ Employers with grandfathered plans may choose not to cover some of these preventive services, or to include cost share (deductible, copay or coinsurance) for preventive care services. Certain religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage.

*Certain services are subject to age restrictions

Immunizations

Doses, recommended ages, and recommended populations vary.

- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A and B
- Herpes zoster
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chicken pox)
- COVID-19 vaccines (as authorized under EUA or approved by BLA)
- RSV (for those 60 years and older)

Preventive care for women

Covered preventive services* for women include the following:

Screenings and counseling services

- Breast cancer chemoprevention if you're at a higher risk
- Breast cancer (BRCA) gene counseling and genetic testing for members at a higher risk in place of this
- Breast cancer mammography
- Cervical cancer
- Chlamydia infection
- Gonorrhea
- Interpersonal or domestic violence
- Osteoporosis (depending on risk factors)

Medications and supplements

- Folic acid supplements (for women of child-bearing ages)
- Risk-reducing medicine, such as tamoxifen and raloxifene, for women with an increased risk for breast cancer

Counseling and services**

- Prescribed FDA-approved female over-the-counter or generic contraceptives² when filled at an in-network pharmacy
- Two visits a year for patient education and counseling on contraceptives
- Voluntary sterilization services

Preventive care for pregnant women

Covered preventive services for pregnant women

- Aspirin for those at high-risk for pre-eclampsia
- Routine prenatal visits (you pay your normal cost share for delivery, postpartum care, ultrasounds or other maternity procedures, specialist visits and certain lab tests)
- Diabetes screenings
- Bacteriuria urinary tract or other infection screenings
- Rh incompatibility screening, with follow-up testing for women at higher risk
- Hepatitis B counseling (at the first prenatal visit)
- Expanded counseling on tobacco use
- Maternal depression screening and counseling
- Breastfeeding interventions to support and promote breastfeeding after delivery, including up to six visits with a lactation consultant†

Covered preventive supplies for pregnant women

Breast pump supplies (one set per birth)

- Certain standard electric breastfeeding pumps (nonhospital grade) anytime during pregnancy or while you are breastfeeding (one per birth)
- Manual breast pump anytime during pregnancy or after delivery for the duration of breastfeeding

² Brand-name contraceptive drugs, methods or devices only covered with no member cost-sharing under certain limited circumstances when required by your doctor due to medical necessity.

* Certain services are subject to age restrictions.

** Certain eligible religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage.

† Limits may vary depending upon state requirements and applicability

Preventive care for children

Covered preventive services for children include the following:

Screenings and assessments*

- Adolescent depression screening
- Alcohol and drug use
- Anxiety screening
- Autism
- Behavioral and psychological issues
- Congenital hypothyroidism
- Development
- Height, weight and body mass index
- Hepatitis B
- HIV
- Lead (for children at risk for exposure)
- Medical history
- Newborn blood screenings
- Obesity
- Oral health (risk assessment)
- STIs
- Syphilis
- TB testing
- Vision

Counseling services

- Obesity
- Sexually transmitted infection (STI) prevention (for adolescents at higher risk)
- Tobacco use



* Certain services are subject to age restrictions.

This material is for information only. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change.

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Medications and supplements

- Gonorrhea preventive medication for the eyes of all newborns
- Oral fluoride for children* (prescription supplements for children without fluoride in their water source)
- Topical application of fluoride varnish by primary care providers

Immunizations

From birth to age 18—doses, recommended ages and recommended populations vary.

- Tdap/diphtheria, tetanus, pertussis (DTaP)
- Haemophilus influenzae type b
- Hepatitis A and B
- Human papillomavirus
- Inactivated poliovirus
- Influenza
- Measles, mumps, rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Rotavirus
- Varicella (chicken pox)

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