



Using your preventive benefits

Your LifeWise Assurance Company plan covers in-network preventive care in full. So, go ahead and use your preventive benefits. They're a good way to maintain and even improve your health.

When the listed screenings, tests, and services are billed by your provider as routine preventive services, your plan covers them in full. Under the Affordable Care Act (ACA), your LifeWise Assurance health plan covers these preventive services with no out-of-pocket costs to you. This means you won't have to pay a copay or coinsurance for the services listed. A provider in your plan's network must deliver these services.

Recommended age and frequency varies. Talk with your provider about tests, screenings, and vaccinations that are right for you.

When tests or screenings are not preventive

Your preventive benefits offer full coverage for many tests, screenings, and vaccinations. During your preventive exam, your provider may find an issue or problem that requires further testing or screening for a proper diagnosis to be made. Also, if you have a chronic disease, your provider may check your condition with tests. These types of screenings and tests help to diagnose or monitor your illness. These diagnostic tests are not covered by your preventive benefits and often require you to pay a greater share of the costs.

Anesthesia for preventive colonoscopies

If you are ready to schedule a preventive colonoscopy, you should know how your anesthesia for this screening will be covered. Anesthesia services performed in connection with a preventive colonoscopy are covered if the attending provider determines that anesthesia would be medically appropriate for you.

About facility fees

Some medical clinics charge a separate facility fee for all provider visits, including preventive care visits. These facility fees are not covered by your preventive benefits, so they may result in an added out-of-pocket cost to you—even if the provider is in our network. When making an appointment, always ask if your provider's office charges a facility fee. You can get the most value from your medical benefits if you choose an in-network provider who practices at a medical center that does not charge a facility fee.

These services are based on guidelines required under state or federal law. The guidelines are changed from time to time and come from:

- Services that the U.S. Preventive Services Task Force has given an A or B rating
- Vaccinations that the Centers for Disease Control and Prevention recommends
- Screening and other care for women, babies, children, and teens that the Health Resources and Services Administration recommends
- Services that meet legal requirements in Washington state

Consult your benefit booklet for confirmation of benefits and coverage for these services. See our preventive care medical policy:
student.lifewiseac.com/medicalpolicies/10.01.523.pdf

SERVICES, SCREENINGS, AND TESTS

Service	Additional details	Covered as preventive for:
Wellness exams	Visits for routine wellness or physical exams	All individuals regardless of age
Abdominal aortic aneurysm	One-time screening	Men (65 to 74) who have ever smoked
Alcoholism screening and counseling		Adults 18 and older
Alcohol and drug use screening		Children under age 18
Anemia screening		Children under age 18
Autism screening		Children under age 18
Behavioral issues		Children under age 18
Bilirubin screening		Newborns through the 28th day
Birth control, contraception, and family planning	Visits for birth control devices and family planning; generic, single-source brand, and multi-source brand oral contraceptives (including emergency contraception), cervical caps, patches, diaphragms, insertion or removal of IUD (intrauterine device), contraceptive implants, and injectable contraception. Requires a written prescription. Over-the-counter birth control (for example: condoms and sponges) does not require a written prescription. Certain birth control mobile apps are also covered. See benefit booklet for additional coverage detail.	All individuals regardless of age
Blood pressure screening		All individuals regardless of age
BMI	Height, weight, and body mass measurements	Children under age 18
Bone density (osteoporosis) screening		Women 18 and older
Breast and ovarian cancer (BRCA) genetic counseling and testing	Prior authorization for testing required; please contact customer service	Women 18 and older
Breast cancer (chemoprevention) counseling		Women 18 and older at higher risk
Breast cancer screening mammography		Adults 18 and older
Cervical cancer screening		Women age 21 to 65: cytology (pap test) every 3 years; Age 30 to 65: screening for human papillomavirus (HPV) every 5 years or combined HPV and cytology test every 5 years
Cervical dysplasia screening		Sexually active females under age 18
Chlamydia infection screening		Adults 18 and older
Cholesterol test		Adults of specific ages or those at higher risk
Colorectal cancer screenings	Home tests: fecal occult blood (FOBT), fecal immunochemical (FIT), and stool DNA (Cologuard ¹)	Adults starting at age 45 through age 75; sooner than age 45 for those at higher risk of colon cancer
	Provider's office: sigmoidoscopy	
	Outpatient hospital, ambulatory surgical center: Colonoscopy (if your provider recommends a screening colonoscopy, costs for related services such as pre-colonoscopy consultation, anesthesia your provider considers medically appropriate for you, removal of polyps, and pathology are included.) Follow-up colonoscopy following a positive home test.	

¹ Cologuard services may be subject to additional out-of-pocket expense.

SERVICES, SCREENINGS, AND TESTS (continued)

Service		Additional details	Covered as preventive for:
Depression, anxiety, and suicide risk screening			All individuals from birth to 64 years of age
Developmental screening			Children under age 18
Diabetes (type 2) and prediabetes screening			Adults 18 and older
Domestic violence screening and counseling			All individuals regardless of age
Fall prevention			Adults age 65 and older
Gonorrhea screening			All individuals regardless of age at higher risk
Healthy eating assessment and dietary counseling			Adults 18 and older
Hearing screening			Children under age 18
Hepatitis B screening			All individuals at higher risk
Hepatitis C screening			Adults 18 and older at higher risk
HIV (human immunodeficiency virus) infection screening			Individuals age 15 or older or those at increased risk.
HIV pre-exposure prophylaxis (PrEP) therapy	Certain HIV PrEP tests, screening, counseling, and medication are covered at no cost when used as a preventive measure for those receiving or being evaluated for HIV PrEP drug coverage. See the Medications and supplements section for drug coverage. Includes:		All individuals regardless of age
	HIV and sexually transmitted infection (STI) testing		
	Hepatitis B and C testing		
	Creatinine testing and calculated estimated creatinine clearance (eCrCl) or glomerular filtration rate (eGFR)		
	Pregnancy testing		
	STI screening and counseling		
	Adherence counseling		
HPV (human papillomavirus) screening			Women 18 and older
Hypothyroidism	Congenital; lack of thyroid secretions		Children under age 18
Latent tuberculosis infection screening and testing			All individuals regardless of age
Lead screening			Children under age 18 at risk of exposure
Lipid disorders	Pertaining to cholesterol and triglycerides		Children under age 18
Lung cancer screening	Prior authorization may be required; please contact customer service.		Adults age 50 to 80 who have a 20 pack-year smoking history and currently smoke or have quit within the past 15 years.
Metabolic screening for newborns (such as PKU)	Phenylketonuria is an inherited metabolic deficiency		Newborns
Nicotine dependency screening and counseling	For quitting smoking or chewing tobacco		Adults 18 and older
Obesity screening and counseling for weight loss			All individuals regardless of age
Oral health risk assessment and fluoride varnish to primary teeth	Completed during routine physical exam		Children under age 18
Perinatal/postpartum depression	Counseling interventions		Women 18 and older at higher risk

SERVICES, SCREENINGS, AND TESTS (continued)

Service	Additional details	Covered as preventive for:
Pregnancy	Anemia screening	Individuals who are or may become pregnant
	Aspirin , over-the-counter, generic aspirin-only products (81 mg/ day). Covered for pregnant individuals who are at high risk for preeclampsia. Requires a written prescription.	
	Bacteriuria urinary tract infection screening	
	Blood pressure screening	
	Breastfeeding interventions to support and promote breastfeeding before and after childbirth	
	Breast pumps and supplies (single or double styles)	
	Chlamydia and gonorrhea screening	
	Folic acid , generic only; 0.4-.0.8 mg only. Requires a written prescription.	
	Gestational diabetes screening	
	Hepatitis B infection screening	
	Pre-pregnancy, prenatal, and postpartum visits	
	Rh (antibody) incompatibility testing	
	RSV (Respiratory Syncytial Virus) vaccine	
	Syphilis screening	
Prostate cancer screening	Prostate-specific antigen (PSA) blood test	Adults 18 and older
Sterilization		Women 18 and older
Sexually transmitted infection (STI) prevention counseling		Children under age 18. Adults 18 and older at higher risk.
Sickle cell anemia and trait	Hemoglobinopathies	Newborns
Syphilis infection screening		Non-pregnant adolescents at increased risk for infection. Adults 18 and older at higher risk for infection.
TB (tuberculin) testing		Children under age 18
Unhealthy drug use screening	Screening refers to asking questions about unhealthy drug use, not testing biological specimens	Adults 18 and older
Vision screening		Children under age 18

MEDICATIONS AND SUPPLEMENTS

Description	Additional details	Covered as preventive for:
Aspirin	Over-the-counter, generic aspirin-only products (81 mg/ day). Requires a written prescription.	For pregnant individuals who are at high risk for preeclampsia
Birth control	For birth control devices and family planning; generic, single-source brand, and multi-source brand oral contraceptives (including emergency contraception), cervical caps, patches, diaphragms, IUDs (intrauterine device), contraceptive implants, and injectable contraception. Requires a written prescription. Over-the-counter birth control (for example: condoms and sponges) does not require a written prescription. Certain birth control mobile apps are also covered. See benefit booklet for additional coverage detail.	Adults 18 and older

MEDICATIONS AND SUPPLEMENTS (continued)

Description	Additional details	Covered as preventive for:
Breast cancer preventive medications	Raloxifene, Soltamox, tamoxifen, or aromatase inhibitors	Adults age 35 and older or those at higher risk
Fluoride	Generic only. Requires a written prescription.	Children age 6 months through 16 years
Folic acid	Generic only; 0.4–0.8 mg only. Requires a written prescription.	Individuals who are or may become pregnant
HIV pre-exposure prophylaxis (PrEP) drug coverage	Descovy, emtricitabine-tenofovir (200 mg–300 mg), Truvada (200 mg–300 mg)	All individuals regardless of age
Iron supplements	Over the counter, liquid form only	Children from birth to 12 months
Pre-colonoscopy cleansing preparations	Generic or single-source brands. Requires a written prescription. Fill limit of 2 every 365 days. (Over-the-counter drugs are not covered.)	Adults between the ages of 45 and 75
Statins	Generic statins. For prevention of cardiovascular diseases.	Adults between the ages of 40 and 75
Tobacco cessation	Over-the-counter generic patches, lozenges, and gum; prescription only for bupropion (generic Zyban), varenicline, NRT (nicotine replacement therapy) nasal spray, or NRT inhaler. Limited to 180-day supply per year. Requires a written prescription.	Adults 18 and older

VACCINATIONS

Description	Covered as preventive for:
Chicken pox vaccine (Varicella)	All individuals regardless of age
Covid-19 vaccine	All individuals regardless of age
DTaP vaccine (Diphtheria, tetanus, pertussis)	Children under age 18
DTaP-IPV-Hib-HepB vaccine (Diphtheria, tetanus, pertussis, polio, Haemophilus influenzae type b, hepatitis B)	Children under age 18
Flu vaccine (Influenza)	All individuals regardless of age
Hepatitis A vaccine	All individuals regardless of age
Hepatitis B vaccine	All individuals regardless of age
Hib vaccine (Haemophilus influenza type b)	Children under age 18
HPV vaccine (Human papillomavirus)	All individuals regardless of age
IPV vaccine (Inactivated polio virus)	Children under age 18
Meningitis vaccine (Meningococcal)	All individuals regardless of age
MMR vaccine (Measles, mumps, rubella)	All individuals regardless of age
Pneumonia vaccine (Pneumococcal)	All individuals regardless of age
Rotavirus vaccine	Children under age 18
RSV vaccine (Respiratory Syncytial Virus)	Adults age 60 and older; pregnant women; infants younger than 8 months, and infants 8 months to 19 months at increased risk.
Shingles vaccine (Herpes zoster)	Adults 50 and over; adults 19 and older at higher risk
Td vaccine (Diphtheria toxoids)	Adults 18 and older
Tdap vaccine (Tetanus, diphtheria, pertussis)	All individuals regardless of age

This is only a summary. For more specific information, visit: healthcare.gov/coverage/preventive-care-benefits/

Vaccination schedules: cdc.gov/vaccines/schedules

Discrimination is Against the Law

LifeWise Assurance Company (LifeWise) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). LifeWise provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that LifeWise has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-6396, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@LifeWiseHealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineServices/cc/pub/complaintinformation.aspx>.

Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-971-1491 (TTY: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-971-1491 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-971-1491 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-971-1491 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-971-1491 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-971-1491 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-971-1491 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-971-1491 (TTY: 711)។

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-971-1491 (TTY: 711) まで、お電話にてご連絡ください。

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-971-1491 (መስማት ለተሳናቸው: 711)።

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-971-1491 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-971-1491 (رقم هاتف الصم والبكم: 711).

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-971-1491 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-971-1491 (TTY: 711).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄວບຄຸມໃຫ້ທ່ານ. ໂທ 800-971-1491 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-971-1491 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-971-1491 (ATS: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-971-1491 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-971-1491 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-971-1491 (TTY: 711).

توجہ: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-971-1491 (TTY: 711) تماس بگیرید.