

## PREVENTIVE HEALTH GUIDE

Protect your health. Get the screenings you need.





**PLAN  
NOW**  
FOR BETTER HEALTH

Want to lower your risk for future health problems? Get the preventive screenings, tests and vaccines you need now, so you'll be healthier later.

## **TOOLS YOU CAN USE**

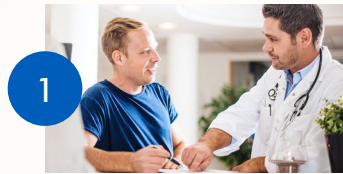
Do you want to learn more about preventive health? Visit our Member Wellness Portal by logging in to BlueAccess<sup>SM</sup> on **bcbst.com** and selecting the "My Health & Wellness" tab. Recently updated with a number of innovative features, the Member Wellness Portal now offers health trackers, a device dashboard that integrates with popular fitness apps and wearable devices, the AlwaysOn<sup>TM</sup> mobile app and more.

And don't forget about FitnessBlue<sup>SM</sup>, our affordable fitness discount program that gives you unlimited, low-cost access to more than 9,500 participating fitness locations, such as the YMCA<sup>®</sup>, Gold's Gym, Planet Fitness and more. Find locations near you by calling 1-855-515-1332, Monday - Friday, 8 a.m. to 9 p.m. in all U.S. time zones.



## BE PROACTIVE

Many of the major causes of death and chronic disease – heart disease, stroke, cancer, lung disease, diabetes and injury – can be prevented by things you do. Follow these steps to protect your health:



1

**Stay connected to your doctor** – develop a good relationship with a doctor who knows you and your medical history.



2

**Take a Personal Health Assessment (PHA)** – size up your health with a quick and easy online PHA in the Member Wellness Portal by logging in to BlueAccess and selecting the “My Health & Wellness” tab. You can also take the PHA through the AlwaysOn mobile app.



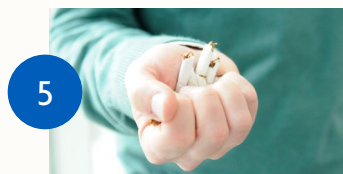
3

**Make time to exercise** – physical activity can help prevent many illnesses including heart disease, high blood pressure, diabetes, osteoporosis, depression and stroke. Get the most out of your activity by keeping track of your exercise. It’s easy – just sync your fitness device or app with the AlwaysOn mobile app or Member Wellness Portal.



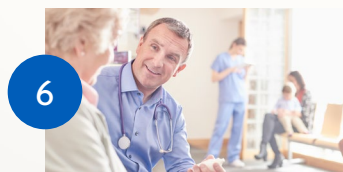
4

**Eat more fruits and vegetables** – aim for a well-balanced diet that includes vegetables, fruits, low-fat dairy products and whole grains.



5

**Avoid tobacco and second-hand smoke** – you can reduce or prevent your chances of getting bronchitis, pneumonia, emphysema and other lung diseases. Take the online, self-directed tobacco cessation course in the Member Wellness Portal by logging into BlueAccess and selecting the “My Health & Wellness” tab.



6

**Get regular preventive health exams, screenings and vaccinations** – if you go to an in-network provider, they may be covered at 100 percent depending on your BlueCross plan.

\*Coverage in grandfathered plans may differ. Check your Evidence of Coverage.

# CHILDREN

## RECOMMENDED PREVENTIVE SERVICES

Preventive Services	Age	Frequency
Alcohol Misuse Screening and Behavioral Counseling	18 and older	Covered when provided by a primary care practitioner
Tooth Decay Prevention in Preschool Children (prescribe oral fluoride if deficient in water) *	Up to age 5	
Depression Screening	12 and older	In conjunction with annual preventive exam
Diabetic Retinopathy Screening**		Covered when provided by an in-network optometrist or ophthalmologist (including provider specialty of therapeutic optometry)
Gonorrhea Prophylactic Eye Medication	Newborn	
Hearing Screening	Newborn	
Hemoglobinopathies (sickle cell screening)	Newborn	
HIV Screening	15 and older (younger for high-risk)	Annually
Immunizations		As recommended by the Centers for Disease Control and Prevention/Advisory Committee on Immunization Practices
Iron Deficiency Anemia, Prevention (at risk 6 to 12 month old babies)*	Up to age 1	
Obesity Screening	6 and older	In conjunction with annual preventive exam
Pediatric Preventive Services includes Bright Futures Recommendations and Heritable Disorders Screenings. (services include but not limited to: physical exams, developmental and autism screenings, newborn metabolic screening, hematocrit or hemoglobin, lead screening, tuberculin test)	0-21	In conjunction with well child/preventive health exam
Phenylketonuria (PKU) Screening	Newborn	
Preventive Health and Well Child Exams		One per year for children 4 and older, more frequent for children 3 and under
Sexually Transmitted Infections Counseling		Annually
Skin Cancer Counseling	10-24	In conjunction with annual preventive exam
Syphilis Screening		
Tobacco Use Counseling (to prevent initiation of tobacco use)		In conjunction with annual preventive exam
Visual Acuity Screening	Up to age 5	In conjunction with well child exam



Regular checkups help find problems early before they become serious.

\*For preventive drugs, you must have a written prescription in order to be covered at 100 percent.

\*\*Available for individual plans after January 2017.

# WOMEN

## RECOMMENDED PREVENTIVE SERVICES

Preventive Services	Age	Frequency
Alcohol Misuse Screening and Behavioral Counseling Intervention		Covered when provided by a primary care practitioner
Anemia Screening (pregnant women)		During pregnancy
Aspirin to Prevent Cardiovascular Disease*	55-79	
Asymptomatic Bacteriuria Screening (pregnant women)		Once during pregnancy (at 12 to 16 weeks)
Blood Pressure Screening		In conjunction with annual preventive exam
Breast Cancer: Counseling about preventive medication (based on family risk factors)*		
Breast Cancer Screening (Mammogram)	40 and older	One per year
Breast Cancer: Genetic counseling and, if indicated after counseling, BRCA testing (based on family risk)		If appropriate as determined by the attending provider
Breastfeeding Support, Supplies and Counseling		Lactation support and counseling by a trained provider and one manual breast pump in conjunction with each birth
Cervical Cancer Screening	21-65	One per year
Chlamydia Screening (includes pregnant women)	24 and younger (older for high-risk)	
Cholesterol/Lipid Disorders Screening	45 and older (younger for high-risk)	In conjunction with annual preventive exam
Colorectal Cancer Screening (Screenings include: colonoscopy, sigmoidoscopy, and fecal occult blood testing)*	50 and older (younger for high-risk)	One per year for fecal occult blood test One every five years for screening sigmoidoscopy One every 10 years for screening colonoscopy
Depression Screening		In conjunction with annual preventive exam
Diabetes Screening in Adults with Sustained Blood Pressure > 135/80		
Diabetic Retinopathy Screening**		Covered when provided by an in-network optometrist or ophthalmologist (including provider specialty of therapeutic optometry)
Domestic Violence Screening & Counseling		Annually
Falls Prevention in Community-Dwelling Older Adults (at increased risk for falls)	65 and older	
FDA-approved Prescription Contraceptive Methods, Sterilization and Counseling*		Visit <a href="http://bcbst.com">bcbst.com</a> for a list of covered contraceptives
Folic Acid and Iron Supplementation (includes pregnant women)*		For women planning or capable of pregnancy
Gestational Diabetes Screening		During pregnancy
Gonorrhea Screening	24 and younger (older for high-risk)	In conjunction with annual well woman exam
Healthy Diet Counseling (adults with hyperlipidemia and other risk factors)		Covered when provided by a primary care practitioner; limited to six visits per year
Hepatitis B Screening (at risk and pregnant women)		
Hepatitis C Screening (at risk)		
HIV Screening (at risk and all women)		Annually
HPV Testing	30 and older	Once every three years
Immunizations		As recommended by the Centers for Disease Control and Prevention/Advisory Committee on Immunization Practices
Lung Cancer Screening	55-80	Annually for adults who have a 30 pack-year smoking history and either currently smoke or have quit within the past 15 years
Obesity Screening		In conjunction with annual preventive exam
Osteoporosis Screening in Postmenopausal Women	60 and older	
Preventive Health Exam		One per year
Rh (D) Incompatibility Screening (pregnant women)		During pregnancy
Sexually Transmitted Infections Counseling		Annually
Syphilis Screening (includes pregnant women)		
Tobacco Use Counseling* (includes pregnant women)		Covered when provided by a primary care practitioner; up to eight counseling sessions per year
Well Woman Exam		One per year

\*For preventive drugs, you must have a written prescription in order to be covered at 100 percent.

\*\*Available for individual plans after January 2017.

**RECOMMENDED PREVENTIVE SERVICES**

<b>Preventive Services</b>	<b>Age</b>	<b>Frequency</b>
Abdominal Aortic Aneurysm Screening	65 and older	One per lifetime for men who have ever smoked
Alcohol Misuse Screening and Behavioral Counseling Intervention		Covered when provided by a primary care practitioner
Aspirin to Prevent Cardiovascular Disease*	45-79	
Blood Pressure Screening		In conjunction with annual preventive exam
Cholesterol/Lipid Disorders Screening	35 and older (younger for high-risk)	In conjunction with annual preventive exam
Colorectal Cancer Screening (screenings include: colonoscopy, sigmoidoscopy, and fecal occult blood testing)*	50 and older (younger for high-risk)	One per year for fecal occult blood test One every five years for screening sigmoidoscopy One every 10 years for screening colonoscopy
Depression Screening		In conjunction with annual preventive exam
Diabetes Screening in Adults with Sustained Blood Pressure > 135/80		
Diabetic Retinopathy Screening**		Covered when provided by an in-network optometrist or ophthalmologist (including provider specialty of therapeutic optometry)
Falls Prevention in Community-Dwelling Older Adults (at increased risk for falls)	65 and older	
Healthy Diet Counseling (adults with hyperlipidemia and other risk factors)		Covered when provided by a primary care practitioner; limited to six visits per year
Hepatitis B Screening (at risk)		
Hepatitis C Screening (at risk)		
HIV Screening (at risk)		Annually
Immunizations		As recommended by the Centers for Disease Control and Prevention/Advisory Committee on Immunization Practices
Lung Cancer Screening	55-80	Annually for adults who have a 30 pack-year smoking history and either currently smoke or have quit within the past 15 years
Obesity Screening		In conjunction with annual preventive exam
Preventive Health Exam		One per year
Prostate Cancer Screening	50 and older	
Sexually Transmitted Infections Counseling		Annually
Syphilis Screening		
Tobacco Use Counseling*		Covered when provided by a primary care practitioner; up to eight counseling sessions per year



**Make a commitment today to start living a healthy lifestyle.**

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\*\*Available for individual plans after January 2017.





## VISIT [BCBST.COM](https://www.bcbst.com) TODAY

On [bcbst.com](https://www.bcbst.com), you can find resources to help you understand your health plan coverage and make informed decisions about your health care.

Log in to BlueAccess to:

- Find an in-network doctor.
- Check your health plan to find out who's covered and what's covered.
- Look up your claim status or see if you've met your deductibles.
- Check physician quality ratings.
- Set up and maintain your personal health record.
- Learn about BluePerks<sup>SM</sup> member-only discounts on health-related products and services.
- Access self-directed health coaching, trackers and other resources in the Member Wellness Portal.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination\_OfficeGM@bcbst.com (email).

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 Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-565-9140-1 (رقم هاتف الصم والبكم: 1-800-848-0298).

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 1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

ໂປດຊາວ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການລູກຄ້າຂອງພວກເຮົາ ຈະຮັບປະກັນ ຈາກພາສາ, ໂດຍບໍ່ຄ່າ ຈຳນວນ ພ້ອມທັງ ທ່ານ. ໂທສ 1-800-565-9140 (TTY: 1-800-848-0298).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚኒተሎ ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

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。1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرید. 1-800-565-9140 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínizin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíilnih 1-800-565-9140 (TTY: 1-800-848-0298).