**Use Your Preventive Benefits Wisely!**

Most of us are eating better, getting more physical activity – doing things to prevent lifestyle-related health problems. Did you know there’s another way to protect your health? Preventive care, like health screenings, vaccinations and annual doctor visits, are key to helping you improve your health and avoid illness.

As part of the Affordable Care Act (ACA), many preventive services are covered with no cost sharing. What does this mean? Here is what you need to know.

**Prevention is covered.**

The preventive services available to you at no cost include:

* Screenings and counseling for conditions such as diabetes, high cholesterol, obesity, various cancers and depression.
* Routine vaccinations for adults and children, including flu shots, tetanus, meningitis and hepatitis A and B, as recommended by the Advisory Committee on Immunization Practices (ACIP).
* Specific coverage options for women, children and adolescents.

For a complete list of covered preventive services for all adults, women and children, visit HealthCare.gov/coverage.

**Preventive services are available at no cost.**

If you’re confused by what “at no cost” or “free” means, here is a breakdown:

* There is no *copayment* (a fixed amount that you pay for a covered health care service such as a doctor visit – for example a $15 copay).
* There is no *coinsurance* (after you reach your deductible, it’s the percentage you must pay of the remaining costs).
* There is no need to meet a yearly deductible first (free or at no cost kicks in right away).

**Prevention is important at all stages of life.**

No matter what your age or stage in life, practicing prevention can help you avoid illness and improve your health. Try these steps to protect your health:

* Take advantage of the many preventive services now available at no cost for all adults and specifically for women and children.
* Work with your doctor to create a schedule of recommended routine vaccinations, health screenings and tests that are right for you considering your age, current health status and family history.
* Make time for healthy eating and stress management, be active, get plenty of sleep, drink in moderation and avoid tobacco.
* Manage chronic diseases like diabetes, high blood pressure and high cholesterol by taking prescribed medications, staying active and eating healthy.

**One more thing…**

In some situations, you might be asked to pay out-of-pocket for preventive care services. Here are a few important things to remember when you use your preventive services benefits:

* If you go outside of your health plan’s network for preventive services, they won’t likely be free.
* You may be responsible for a copayment or coinsurance if the primary reason for your visit is *not* a covered preventive service.
* If a routine screening reveals a problem, you will likely pay out-of-pocket for any follow-up visits. For example, if a blood test reveals diabetes, any further testing, monitoring or visits related to needed care or complications will likely be subject to your usual copayments or coinsurance. This should NOT prevent you from getting care. Ignoring treatment for an illness can be bad for your health!

(Box) When in doubt about what’s covered, ask! When you book your appointment, make it clear that you want the free preventive services and you want to know if anything falls out of the “free” category.

Practicing prevention can help you to avoid getting sick and improve your health at all stages of life. When you catch a problem early, treatment is often easier and more effective. So take action and take care of your health today!

*For e-versions, add:*

Click on these links for the full lists of preventive services covered for each group:

* [For all adults](file:///C%3A%5CUsers%5Cclarson%5CDesktop%5Cserver%20folder%201-28%5Cprevention%5C%28https%3A%5Cwww.healthcare.gov%5Cpreventive-care-adults%5C%29)
* [For women](https://www.healthcare.gov/preventive-care-women/%20%29)
* [For children](https://www.healthcare.gov/preventive-care-children/)

**NOTE: Employer can add company-specific promos here, i.e. for flu shots.**