



PREVENTION. THAT'S THE IDEA BEHIND PREVENTIVE CARE.



A **preventive care visit** helps you stay healthy — before you have symptoms. Certain preventive care services are covered at 100 percent when you use a network provider. Examples include annual routine exams, age-specific screenings and immunizations.

An **office visit** addresses new symptoms or changes to an existing health condition. You may need to share some of the costs — like a co-payment, co-insurance or deductible. Examples include labs, tests for a certain condition, or a specialist visit.

SOMETIMES, A PREVENTIVE CARE VISIT CAN TURN INTO AN OFFICE VISIT.



You go to the doctor for a preventive exam or screening to stay healthy. This is a preventive visit.

Some preventive care is covered at no charge.



The doctor conducts the preventive exam/screening and also treats you for a new or existing condition.

For example, you ask the doctor about an existing condition, like a backache you've been experiencing for a few weeks or the allergies you have each spring.



Your visit addressed preventive care as well as a new or existing condition.

This is now a preventive visit and an office visit. What this means for you: While the preventive care portion of your visit is at no charge, national coding and billing guidelines require the doctor to charge you for a separate office visit for the condition-focused care that was provided. You will be charged a fee for the office visit, subject to any applicable deductible, co-payment or co-insurance.

No matter the type of appointment, you should always ask your doctor about any health questions you have. Remember, your relationship with your doctor is a partnership. Addressing health issues early can prevent small concerns from becoming bigger issues.

YOUR NEXT STEP.

If it's been more than a year since your last annual exam, schedule an appointment today.

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