

# High Deductible Health Plans & Preventive Care

## What you need to know



### PREVENTIVE CARE / ROUTINE SERVICES

Each of Swarthmore College's health plans, including the HDHP and Basic HDHP, include 100% coverage for in-network preventive services. For these routine services provided absent a medical diagnosis, you won't have to pay a deductible, copay or coinsurance. Here is a list of just a few of the preventive care services that you can access at no cost.

Preventive screenings are simple procedures, tests or lab work that can detect serious medical problems before they become symptomatic. Services like the screenings and exams listed here are effective at diagnosing potential health concerns early, which can help keep you healthy and avoid serious illness and large medical bills later. Please note that not all tests that your doctor may provide during a wellness screening may be covered by our preventive screening benefit. These services are subject to frequency limitations as well as limitations with regard to the age and gender of the member.

**Note:** Services are not considered preventive if they are part of a visit to diagnose, monitor or treat an illness or injury. In these cases, copays, coinsurance and deductibles may apply. Preventive services must be provided by a network participating provider to be covered at 100%.

|   |   |
|---|---|
| Well child exams & immunizations              | ✓ |
| Influenza vaccine (flu shot)                  | ✓ |
| Blood pressure screening                      | ✓ |
| Preventive gynecological exam                 | ✓ |
| Cervical cancer screening (PAP Smear)         | ✓ |
| Mammogram                                     | ✓ |
| Type 2 diabetes screening                     | ✓ |
| Osteoporosis screening (bone mineral testing) | ✓ |
| Depression screening                          | ✓ |
| Prostate Specific Antigen (PSA) screening     | ✓ |
| Colorectal cancer screening                   | ✓ |
| Cholesterol screening                         | ✓ |



### PREVENTIVE MEDICATIONS FOR CHRONIC CONDITIONS

Starting in 2020, the HDHP and Basic HDHP plans will waive the deductible for specific preventive medications for certain chronic conditions. This benefit enhancement is not to be confused with true preventive services as described above, however it does allow you to purchase certain medications without having to first satisfy the HDHP deductible – you will only pay the applicable copay.

- Asthma
- COPD
- Diabetes
- High Blood Pressure
- High Cholesterol
- Mental/Emotional Disorders
- Osteoporosis
- Pre-natal Vitamins

If you are enrolled in the HDHP, login to [ibxpress.com](http://ibxpress.com) to access the drug formulary navigator tool to see if your maintenance medications are covered before your deductible is satisfied, or visit [mybenefits.nfp.com/Swarthmore/2020/HDHPMeds.pdf](http://mybenefits.nfp.com/Swarthmore/2020/HDHPMeds.pdf) for a list of these medications.