

Keep You And Your Family Healthy: Preventive Care Is Now Covered At No Charge Through Your Health And Prescription Plan



Remember the old saying that "an ounce of prevention is worth a pound of cure"? Preventing disease and detecting disease early, if it happens, are important to living a healthy life. And the better your health, the lower your health care costs are likely to be. As of July 1, 2015, preventive care (as defined by the Affordable Care Act (ACA)) is covered at no charge through your health and prescription plan. **That's right. No copays, no coinsurance, no deductibles.**

Call To Action

- ↳ Most preventive care is covered at 100 percent if you see a network doctor. Talk with your doctor about preventive care to determine what is right for you. Check your plan for details and prior authorizations.
- [Health Plan](#) - Preventive care includes things like annual physical exams, OB/GYN exams and cancer screenings (such as mammograms and colonoscopies).
 - [Prescription Drug Plan](#) - The preventive medications covered with a doctor's prescription under your Express Scripts prescription drug plan include vaccines, aspirin (to prevent cardiovascular events), folic acid, iron supplements, smoking cessation, vitamin D, women's contraceptives and more.

Health Tip: What is the difference between preventive and diagnostic care?

Preventive care is generally precautionary. Let's say your doctor wants you to have a colonoscopy, because of your age. That is preventive care and usually costs you nothing extra. But let's say your doctor wants you to have a colonoscopy, because of symptoms you are having. That is **diagnostic care**. You have to pay part of the costs. If your doctor recommends a specific exam, be sure to ask if it is for preventive care or diagnostic purposes.

Check Out What's New For The 2015-2016 DelaWELL Health Management Program



As of July 1, 2015, all of your health, medical and wellness programs, services and information now come from one source – your trusted health carrier! Being enrolled in a State of Delaware Group Health Plan provided by Highmark Delaware or Aetna gives you automatic, confidential access to their online resources, wellness discounts, health coaching, online health assessments and disease management programs. A licensed health care professional (Health Coach) from Highmark Delaware or Aetna may call to offer you services to better manage your health. Take a few minutes to talk to the coach. What you learn could make a real difference in improving your health. All information shared during your phone conversations with a Health Coach will remain confidential.

Call To Action

- ↳ The State of Delaware encourages you to focus on your health by completing two easy steps between July 1, 2015 and April 30, 2016: 1) Schedule and attend your Annual Physical Exam and 2) Complete your online Health Assessment (Wellness Profile). Learn more at www.ben.omb.delaware.gov/delawell.

This newsletter is published by the Delaware Statewide Benefits Office.

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