Wellness and Preventive Services Benefit*

- Available to all covered employees and dependents under the BCBSNE health plan offered by UNMC.
- Employees and Dependents aged 2 and over: maximum of $250** allowed per calendar year.
- Dependents less than 2 yrs of age: maximum of $500** allowed per calendar year.
- Preventive care expenses beyond the calendar year maximum will be the responsibility of the patient (with the exception of routine mammographies--these are paid at 100% regardless of the wellness calendar year maximum).
- Immunizations will apply to the wellness calendar year maximum. For dependents under age 6, immunizations will continue to be paid at 100% even after the calendar year wellness maximum is met.
- A routine physical is preventive care that qualifies for consideration under this benefit. Covered employees and dependents may choose any BCBSNE primary care provider to receive this benefit. The “Healthy U” physical enables covered employees and dependents to maximize the $250 allowance if the services are performed at UNMC Physicians. See below for more information.
- For each year that you complete the annual Wellstream Health Risk Assessment (HRA) during the re-enrollment period each fall, or as a new employee (within 31 days of your hire date), then the annual preventive care allowance increases from $250 to $300 and the annual dependent child (under age 2) preventive care allowance increases from $500 to $600.
  - Additional Enhanced Benefits for completion of the HRA include:
    - Zero co-pay for generic medications ordered through CVS/Caremark mail service program
    - Routine preventive colonoscopy through a PPO provider is covered at 100% up to a $2,500 maximum once every 10 years beginning at age 50 (must have completed the HRA for the year of the exam).

An annual physical is recommended so that any illness or disease can be detected and treated early. You do not need to schedule your annual physical exactly 12 months from your previous year’s appointment.

*Note: This benefit is for routine, preventive medical services. If non-routine illnesses or injuries are discussed during the visit with the provider, or if a lab test results in a non-routine finding, the services may be considered under your regular health plan benefit with applicable deductibles and coinsurance.

**Note: Routine, preventive health care services for the covered individual for the calendar year accumulate toward the wellness calendar year maximum. Vaccinations, immunizations, and other preventive care received in addition to a visit for a routine physical will be applied toward the calendar year maximum benefit. Check with BCBSNE if you are uncertain as to the amount of wellness benefit you have remaining for the calendar year.
Routine Physical outside UNMC Physicians

- **When scheduling your annual physical** inform the staff you have a $250 annual Wellness and Preventive Services benefit and your intent is to receive a routine physical.

- Refer to bullets listed previously under “Wellness and Preventive Services Benefit.”

**Healthy U Physical (only through UNMC Physicians)**

UNMC Physicians has packaged a set of services (see below) for a routine physical in order to stay within the $250 calendar year maximum of the Wellness and Preventive Services Benefit. The package is based on a single visit within a calendar year to a UNMC Physicians provider for a routine physical.

Healthy U is not a “separate” benefit from the Wellness and Preventive Services Benefit—it simply means you are choosing to utilize UNMC Physicians for your annual routine physical and take advantage of the packaged services that keep the total cost under the $250 calendar year maximum.

A covered employee or dependent may choose to visit a provider outside UNMC Physicians for a routine physical. In those cases, there is no packaged arrangement to keep the total cost under $250.

If a covered employee or dependent does wish to use the Healthy U Physical, do the following:

1. Find a UNMC Physicians primary care provider ([www.unmcphysicians.com](http://www.unmcphysicians.com) and select “Find a Physician”). Primary care providers are Family Medicine, Internal Medicine, Obstetrics & Gynecology, and Pediatrics.
2. Schedule an appointment with a UNMC Physicians primary care provider and state that the visit is for a Healthy U Physical.
3. Read the “Wellness and Preventive Services Benefit” and sign the “Healthy U Benefit Form” on the last page.
4. Take the form to the Healthy U appointment and present it at the front desk.

- **What is included in a Healthy U (routine) physical with a UNMC Physicians provider?**
  - There are several “panels” the provider may choose from when seeing you for your physical. These panels may include:
    - **Men and women:**
      - Complete blood count (CBC) – used to check anemia and infection as well as other functions
      - Lipid profile – determines risk of coronary heart disease
      - Metabolic profile – gauges liver and kidney function; blood sugar levels, and other important functions
      - Hemagram—used to check for anemia and infection as well as other functions
      - TSH—determines thyroid function
    - **May also be included for men:**
      - PSA – screening for prostate cancer
May also be included for women:
- Pap test – screening to detect abnormal, or potentially abnormal cells from the vagina and uterine cervix
- Fasting Glucose – diabetes screen
- Routine mammography screening (covered at 100% under a separate benefit and not subject to calendar year maximum)

Children:
- Children under age 2 are covered at 100%, maximum of $500 per calendar year.
- Children age two and over are covered at 100%, maximum of $250 per calendar year.
- Children under the age of six are covered at 100% for all immunizations per calendar year.

- If a lab test results in a non-routine finding, or if you discuss non-routine illnesses or injuries during the Healthy U visit, the services may be considered under your regular health plan benefit with applicable deductibles, copayments, and coinsurance.

- If additional lab tests (beyond those listed above) are ordered during the Healthy U visit, they will not be covered by the adult Wellness and Preventive Services allowance if they exceed the calendar year maximum.

If you have questions contact Jayme Nekuda (559-8962 / jnekuda@unmc.edu), Director, Benefits & Work-Life Programs prior to scheduling your annual physical.

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Healthy U Benefit Form***

I have read and understand the “Wellness and Preventive Services Benefit” description. By signing below I am signaling my intent to use this benefit toward a “Healthy U” physical with a UNMC Physicians provider.

Print Name _________________________________________________________________________________

Sign Name __________________________________________________________________________________

(***Please bring this form with you to your UNMC Physicians appointment.)