

## Understanding Preventive/Wellness Benefits of the Affordable Care Act

National General Benefits Solutions Self-Funded plans pay benefits that help customers proactively maintain their health. These include the preventive/wellness benefits provided under the Affordable Care Act (i.e., the health care law), for plans with effective dates of October 1, 2010, and later.\*

### What they are

Depending on your age, the plan may pay – with no additional cost to you – for preventive services, such as:

- Blood pressure, diabetes and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on such topics as contraception, breastfeeding, quitting smoking, losing weight, eating healthfully, treating depression and reducing alcohol use
- Regular well-baby and well-child visits, from birth to age 21
- Routine vaccinations against diseases such as measles, polio or meningitis
- Certain female contraceptives
- Counseling, screening and vaccines to ensure healthy pregnancies
- Flu and pneumonia shots

Visit <http://www.healthcare.gov/coverage/preventive-care-benefits/> for a full list of included preventive services.

### What it means for you

When you use a network provider for these services, cost-sharing requirements (such as your responsibility to pay your deductible, coinsurance and copays) will not apply for certain services. That means the plan pays these benefits at 100% – without any additional payment from you. However, if you use an out-of-network provider, the cost-sharing requirements of the plan will apply, and you will have to pay more for your health care services.

### What isn't included

While certain services are paid at 100%, other charges related to those services, such as office visits and physician fees, may not be. What the provider submits as the purpose of the visit, as well as the type of services received, will determine how related office visits and physician fees will be covered.

Services intended to diagnose, treat or monitor an illness or injury are not considered preventive, so your plan deductible, coinsurance and copays may apply.

\*Availability dates of listed benefits may vary.



## Preventive/Wellness Benefits of Your Self-Funded Plan

National General Benefits Solutions Self-Funded Programs with effective dates of October 1, 2010, and later,\* include preventive care benefits defined by the Affordable Care Act (health care law). When you use a network provider, eligible preventive services will be covered without you paying any deductible, coinsurance or copay!

### Covered preventive services for adults

| All adults – immunizations   | All adults – screenings and counseling   | Women – additional screenings and counseling   |
|--|--|--|
| Hepatitis A  | Alcohol misuse screening and counseling  | Aspirin for prevention of certain cardiovascular diseases for women ages 55-79   |
| Hepatitis B  | Blood pressure screening completed during an office visit  | Breast cancer screening via mammography for women age 40 and older   |
| Human papillomavirus (HPV) for females ages 9-26 and males ages 11-26        | Colorectal cancer screening for adults ages 50-75  | Breastfeeding support, counseling and supplies   |
| Influenza  | Depression screening   | Cervical cancer screening via Pap smear  |
| Measles, mumps and rubella   | Healthy diet counseling (behavioral dietary counseling for adults with hyperlipidemia and other known risk factors for cardiovascular and diet-related chronic diseases) | Chlamydia infection screening  |
| Meningococcal (meningitis)   | HIV screening and counseling for adults  | Counseling on chemoprevention for women at high risk for breast cancer   |
| Pneumococcal (pneumonia)   | Hepatitis B screening for adults at high risk for infection  | Domestic and interpersonal violence screening and counseling   |
| Tetanus, diphtheria, pertussis (whooping cough)                              | Obesity screening, counseling and behavioral interventions   | FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling                           |
| Varicella (chicken pox)  | Preventive screening for the Hepatitis C virus (HCV) in persons at a high risk and a one-time hepatitis C screening for adults born between 1945 and 1965                | Folic acid supplementation   |
| Zoster (shingles) for those age 60 and older                                 | STI counseling (behavioral counseling to prevent sexually transmitted infections) for adults at high risk  | Genetic counseling for women at an increased risk for the BRCA genetic mutation  |
| Men – additional screenings and counseling                                   | Syphilis screening for individuals at an increased risk  | Gestational diabetes screening for women 24 to 28 weeks pregnant and those at a high risk of developing gestational diabetes |
| Abdominal aortic aneurysm screening for men ages 65-75 who have ever smoked  | Tobacco use counseling and cessation interventions   | Gonorrhea screening for women at high risk   |
| Aspirin for prevention of certain cardiovascular diseases for men ages 45-79 | Type 2 diabetes screening for adults with elevated blood pressure  | Human papillomavirus (HPV) DNA test for women age 30 and older   |
| Lipid disorders screening for specific ages or at an increased risk          |  | Lipid disorders screening for women of specific ages and at an increased risk  |
|  |  | Osteoporosis screening for women age 60 and older, depending on risk factors for osteoporotic fractures                      |
|  |  | Sexually transmitted infections (STI) counseling   |

\*Availability dates of listed benefits may vary.

## Covered preventive services for adults and children

| Children and adolescents — screenings and counseling  | All children — immunizations                     | Newborns — screenings                                 |
|---|--|---|
| Developmental and autism screening and testing to age 3   | Diphtheria, tetanus, pertussis                   | Biotinidase deficiency                                |
| Hearing screening to age 21   | Haemophilus influenza type B                     | Congenital adrenal hyperplasia                        |
| Hepatitis C screening for adolescents at a high risk for infection  | Hepatitis A                                      | Congenital hypothyroidism                             |
| Hepatitis B screening for adolescents at high risk for infection  | Hepatitis B                                      | Cystic fibrosis screening                             |
| HIV screening for adolescents   | Human papillomavirus for females age 9 and older | Galactosemia  |
| HPV screening for females ages 9-26 and males ages 11-26  | Inactivated poliovirus                           | Gonorrhea prophylactic medication                     |
| Iron supplementation for children age 6 months to 1 year who are at an increased risk for iron deficiency anemia          | Influenza  | Hearing loss  |
| Major depressive disorder screening for adolescents ages 12-18  | Measles, mumps and rubella                       | Homocystinuria  |
| Obesity screening and behavioral interventions for children age 6 and older   | Meningococcal (meningitis)                       | Maple syrup urine disease                             |
| Oral fluoride supplementation for children age 6 months to 5 years when the primary water source is deficient in fluoride | Pneumococcal (pneumonia)                         | Medium-chain acyl-CoA dehydrogenase (MCAD) deficiency |
| STI counseling (behavioral counseling to prevent sexually transmitted infections) for adolescents at high risk            | Rotavirus  | Organic acid disorders                                |
| Syphilis screening for adolescents at an increased risk   | Varicella (chicken pox)                          | Other fatty acid oxidation disorders                  |
| Tobacco use prevention  |  | Phenylketonuria                                       |
| Vision screening to age 21  |  | Sickle cell disease                                   |
| Visual impairment screening for children under age 5  |  | Urea cycle disorders                                  |
| Pregnant women — additional screenings and counseling   |  |   |
| Alcohol misuse screening and counseling   |  |   |
| Anemia screening  |  |   |
| Bacteriuria screening   |  |   |
| Breastfeeding support, counseling and supplies  |  |   |
| Chlamydia infection screening   |  |   |
| Gonorrhea screening for women at high risk  |  |   |
| Hepatitis B screening   |  |   |
| Rh incompatibility screening  |  |   |
| Tobacco use counseling  |  |   |
| Syphilis screening  |  |   |

This document provides an overview of your plan's preventive services benefits and health care reform law. For a complete listing of benefits, exclusions and limitations, please refer to your Summary Plan Description.

The Self-Funded Program provides tools for small-business employers to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the National General Benefits Solutions Self-Funded Program is underwritten and issued by Time Insurance Company, National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation are rated "A-" (Excellent) by A.M. Best.

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